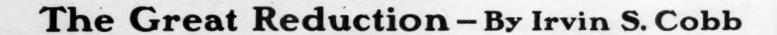
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July 16, 1921

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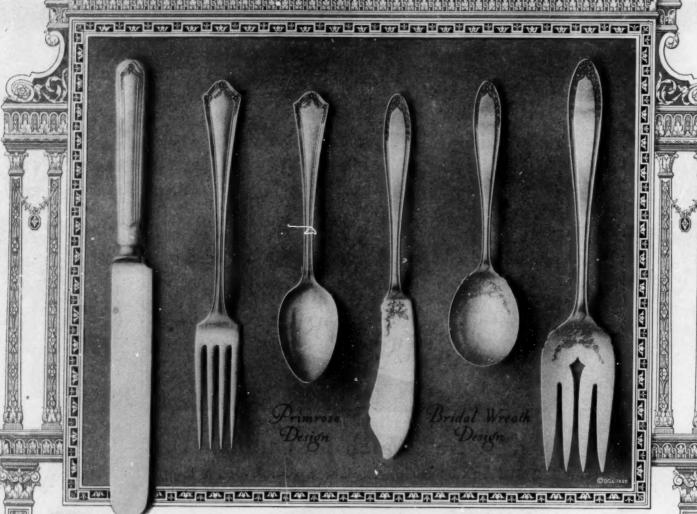


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Number 5

THE GREAT REDUCTION!

HE way I look at this thing is this way: If something happens to you and by writing about it you can make a bit of money and at the same time be a benefactor to the race, then why not? Does not the philanthropic aspect of the proposition more than balance off the mercenary side? I hold that it does, or at least that it should, in the estimation of all fair-minded persons. It is to this class that I particularly address my-

advised to take warning and stop right here with the contemporary paragraph. That which follows is not for them.

Unfair-minded persons

An even stronger motive impels me. In hereinafter setting forth at length and in detail the steps taken by me in making myself thin, or, let us say, thinner, I am patterning after the tasteful and benevolent examples of some of the most illustrious ex-fat men of letters

in our country. Take Samuel G. Blythe now. Mr. Blythe is the present international bantweight champion. There was a time, though, when he was what the world is pleased to call oversized. In writing on several occasions, and always entertainingly and helpfully, upon the subject of the methods employed by him to reduce himself to his current proportions, I hold that he had the right idea about it. Getting fat is a fault; except when caused by the disease known as obesity, it is a

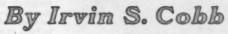
by him to reduce himself our first time, perhaps for decades, and stated the same time retaining one's health is a virtue. Never does the reductions and stand straight up and look straight down and behold the tips of his toes.

and at the same time retaining one's health is a virtue. Never does the reductionist feel quite so virtuous as when for the first time, perhaps for decades, he can stand straight up and look straight down and behold the tips of his toes. His virtue is all the more pleasant to him because it recalls a reformation on his part and because it has called for self-denial. I started to say that it had called for mortification of the flesh, but I shan't. Despite the contrary opinions of the early fathers of the church, I hold that the mortification of the flesh is really based upon the flesh itself, where there is too much of it for beauty and grace, not merely upon the process employed in getting rid of it.

Why Lucrezia Baked the Poisoned Pies

ASK any fat man—or better still, any formerly fat man—if I am not correct. But do not ask a fat woman unless, as in the case of possible fire at a theater, you already have looked about you and chosen the nearest exit. Taken as a sex, women are more likely to be touchy upon this detail where it applies to themselves than men are. I have a notion that probably the late Lucrezia Borgia did not start feeding her house guests on those deep-dish poison pies with which her name is historically associated until after she grew sensitive about the way folks, dropping in at the Borgia home for a visit, were sizing up her proportions on the bias, so to speak.

Moreover, I attribute the development of the less pleasant side of Cleopatra's disposition—keeping asps around the house, and stabbing the bearers of unpleasant tidings with daggers, and feeding people to the crocodiles and all that sort of thing—to the period when she found her anklets binding uncomfortably and along toward half past ten o'clock of an evening was seized by a well-nigh uncontrollable longing to excuse herself from the company and run upstairs and take off her jeweled stomacher and things and slip into something loose.



ILLUSTRATED BY TONY SARG

But upon this subject men are less inclined to be fussy, and by the same token more inclined, on having accomplished a cure, to take a justifiable pride in it

and to orag publicly about it. As I stated a moment ago, I claim Mr. Blythe viewed the matter in a proper and commendable light when he took pen in hand to describe more or less at length his reduction processes. So, too, did that other notable of the literary world, Mr. Vance Thompson. Mr. Thompson would be the last one to deny that once upon a time he was undeniably large. The first time I ever saw him—it was in Paris some years ago, and he was walking away from me and had his back to me and was wearing a box coat—I thought for a moment they were taking a tractor across town. All that, however, belongs to the past. Just as soon as Mr. Thompson had worked out a system of dieting and by personal application had proved its success he wrote the volume Eat and Grow Thin, embodying therein his experiences, his course of treatment and his advice to former fellow sufferers. So you see, in saying now what I mean to say I do but follow in the mouth-prints of the famous.

The Vanished Figure of My Elfin Twenties

BESIDES, when I got fat I capitalized my fatness in the printed word. Here in THE SATURDAY EVENING POST I told how it felt to be fat. I described how natural it was for a fat man to feel like the Grand Cañon before dinner and like the Royal Gorge afterwards. I told how, if he wedged himself into a telephone booth and said "64 Broad," persons overhearing him were not sure whether he was asking Central for a number or telling a tailor what his waist measurements were. I told how deeply it distressed him as he walked along, larding the earth as he passed, to hear bystanders making ribald comments about the inadvisability of trying to move bank vaults through the streets in the daytime. And now that, after fifteen years of fatness, I am getting thin again—glory be!—wherein, I ask, is the impropriety in furnishing the particulars for publication; the more especially since my own tale, I fondly trust, may make helpful telling for some of my fellow creatures? When you can offer a boon to humanity and at the same time be paid for it, the dual advantage is not to be decried.



I Weighed. And I Had Picked Up Nine Pounds and a Haif! That Was What I Had Gained for All My Jufferings



who have known me in my latter years might be loath to believe it, but one of my boyhood nicknames—I had several, and none of them was complimentary but all of them were graphic—was Bonesy. At sixteen, by striping myself in alternate whites and blacks, I could have hired out for a surveyor's rod. At twenty-one I measured six feet the long way, and if only mine had been a hook nose I should have cast a shadow like a shepherd's crook.

My avocation in life was such as to induce slenderness.

I was the city staff of a small-town daily paper, and what with dodging round gathering up items about people to write for the paper and then dodging round to avoid personal contact with the people I had written the items about for the paper, I was kept pretty constantly upon the go. In our part of the country in those days the leading citisens were apt to take offense at some of the things that were said of them in the public prints and prone to express their sense of annoyance forcibly. When a high-spirited Southern gentleman, regarding whom something of a disagreeable nature had appeared in the news columns, entered the editorial sanctum without knocking, wearing upon his crimsoned face an expression of forthright irrita tion and with his right hand stealing back under his coat skirt, it was time for the offending reporter to emulate the common example of the native white-throated nuthatch and either flit thence rapidly or hunt a hole.

The Story of Liver Eating Watkins

SINCE prohibition came in and a hiccup became the mark of affluence instead of a social error, as formerly, and a loaded flank is a sign of hospitality rather than of menace, things may have changed. I am speaking, though, of the damper early nineties in Kentucky, when a sudden motion toward the right hip pocket was a threat and not a promise, as at present. So, what with first one thing and then another, now collecting the news of the community and now avoiding the customary consequences, I did a good deal of running about hither and yon, and kept fitting straining about inther and yon, and kept fit and spry and stripling thin. Yet I ate heartily of all things that appealed to my palate, eating at least two kinds of hot bread at every meal—down South we say it with flours—and using chewing tobacco for the salad course, as was the custom. I ate copiously at and between meals and gained not a whit.

It was after I had moved to New York and had taken a desk job that I detected myself in the act, as it were, of plumping out. Cognizant of the fact, as I was, I nevertheless took no curative or corrective measures in the way of revising my diet. I was content to make excuses inwardly. I said to myself that I came of a breed whose members in their mature years were inclined to broaden noticeably. I said to myself that I was not getting the amount of exercise that once I had; that my occupation was now more sedentary, and therefore it stood to reason that I should take on a little flesh here and there over my frame. Moreover, I felt good. If I had felt any better I could have charged admission. My appetite was perfect, my digestion magnificent, nay, awe-inspiring.

To me it seemed that physically I was just as active and agile as I had been in those 'prentice years of my professional career when the ability to shift quickly from

place to place and to think with an ornithological aptitude was conducive to a continu-ance of unimpaired health among young reporters. Anyhow—thus I to myself in the same strain, continuing—anyhow, I was not actually getting fat. Nothing so gross as that. I merely was attaining to a pleasant, a becoming and a dignified full-

ness of contour as I neared my thirtieth birthday. So why worry about what was normal among about what was normal among persons of my temperament and having my hereditary impulses upon attaining a given age?

I am convinced that men who

are getting fat are generally like that. For every added pound an added excuse, for each multiplying inch at the waistline a new plea in abatement to be set up in the mind. I see the truth of it now. When you start getting fat you start getting fatuous. With the indubitable proof of his infirmity mounting in superimposed folds of tissues before his very gaze, with the rounded evidence presented right there in front of him where he can rest his elbows on it, your average fattish man nevertheless refuses to acknowledge the visible situation. Vanity blinds his one eye, love of self-indulgence blinds the other. Observe now how I speak in the high moral tone of a reformed offender, which is the way of reformed offenders and other reformers the world over. We are always most virtuous in retrospect, as the fact of the crime recedes. Moreover, he who has not erred has but little to gloat over.

There are two sorts of evidence upon which many judges look askance—that sort of evidence which is circumstantial and that sort which purely is hearsay. In this connection, and departing for the space of a paragraph or so from the main theme, I am reminded of the incident through which a certain picturesque gentleman of the early days in California acquired a name which he was destined to wear forever after, and under which his memory is still affectionately encysted in the traditions of our great Far West. I refer to the late Liver Eating Watkins. Mr. Watkins entered into active life and passed through a good part of it bearing the unilluminative and commonplace first name of Elmer or Lemuel, or perhaps it was Jasper. Just which one of these or some other I forget now, but no matter; at least it was some such. One evening a low-down terracotta-colored Piute swiped two of Mr. Watkins' paint ponies and by stealth, under cover of the cloaking twilight, went away with them into the far mysterious spaces of the purpling sage.

To these ponies the owner was deeply attached, not alone on account of the intrinsic value but for sentimental

reasons likewise. So immediately on discovering the loss the next morning, Mr. Watkins took steps. He saddled a third pony which the thief had somehow overlooked in the haste of departure, and he girded on him both cutlery and shootlery, and he mounted and soon was off and away across the desert upon the trail of the vanished malefactor. Now, when Mr. Watkins fared forth thus accoutered it was a sign he was not out for his health or anybody else's. Friends and well-wishers volunteered to accompany him upon the

chase, for they foresaw brisk doings. But he de-clined their company. Folklore, descending from his generation to ours, has it that he said this was his own business and he preferred handling it alone in his own way. He did add, however, that on overtaking the fugitive it was his intention, as an earnest or token of his displeasure, to eat that Injun's liver raw. Some versions say he mentioned liver rare, but the comonly accepted legend has it that the word used was raw." With this he put the spur to his steed's flank and was soon but a mere moving speck in the

Now, there was never offered any direct proof that our hero, in pursuance

of his plan for teaching the Indian a lesson, actually did do with regard to the latter's liver what he had promised the bystanders he would do; moreover, touching on this detail he ever thereafter maintained a steadfast and unbreakable silence. In lieu of corroborative testimony by unbiased witnesses as to the act itself, we have only these two things to judge by: First, that when Mr. Wat-kins returned in the dusk of the same day he was wearing upon his face a well-fed, not to say satiated, expression, yet had started forth that morning with no store of provisions; and second, that on being found in a de-ceased state some days later, the Piute, who when last seen had with him two of Mr. Watkins' pintos and one liver of his own, was now shy all three. By these facts a strong presumptive case having been made out, Mr. Watkins was thenceforth known not as Ezekiel or Emanuel, or whatever his original first name had been, but as Liver Eating, or among his friends by the affectionate diminutive

The Discoverer of the Alibi

THIS I would regard as a typical instance of the value of A a chain of good circumstantial evidence, with no essential link lacking. Direct testimony could hardly have been more satisfactory, all things considered; and yet direct testimony is the best sort there is, in the law courts and out. On the other hand, hearsay evidence is viewed legally and often by the layman with suspicion; in most causes of action being barred out altogether. Nevertheless, it is a phase of the fattish man's perversity that, rejecting the direct, the circumstantial and the circumferential testimony which abounds about him, he too often awaits confirmation of his growing suspicions at the hands of outsiders and bystanders before he is willing openly to admit that condition of fatness which for long has been patent to the

most casual observer.

Women, as I have observed them, are even more disposed to avoid confession on this point. A woman somehow figures that so long as she refuses to acknowledge to herself or any other interested party that she has progressed out of the ranks of the plumpened into the congested and overflowing realms of the avowedly obese, why, for just so long may she keep the rest of the world in ignorance too. I take it, the ostrich which first set the example to all the other ostriches of trying to avoid detection by the enemy through the simple expedient of sticking its head in the sand was a lady ostrich, and moreover one typical of her sex. But men are bad enough. I know that I was.

Month after month, through the cycle of the revolving seasons, I went along deceiving myself, even though I

coining new pleas in right contradictions arising element of to a state of case diced person could The original discoverer of the alibi was a fat man; indeed, it was named for him—Ali Bi-Ben Adhem, he was, a friend and companion of the Prophet, and so large that,



deceived none else,

extenuation or out-

to meet each new-

confirmatory proof

which no unpreju-

fail to acknowledge

Birds in Their Little Nests

THERE were people in Beverly who said that Sara Westcott had a hard heart; who compared that organ of Sara's to flint, marble, adamant and other inorganic substances

whose inflexibility is commonly acknowledged. They told Sara to her face that she was hard-hearted. One of them, at least, complained of it in verse, intimating that the toxophilitic skill of one Eros or Cupid was vainly directed against such an arrow-proof mark. But that was all tosh and rot, of course. They just didn't happen to make the right impression. Sara wouldn't have given these young men pain for anything you can mention, and if they really did suffer, which she hardly believed, she was just as sorry for them as she could be. She told them so, and if at those times you could have seen those jewel-bright blue eyes of hers so full of sweet maidenly moist compassion you wouldn't have doubted it an instant.

No, if ever in this world lace, linen or organdie, tulle, chiffon or Georgette sheltered a tender, sensitive, warm and loving little heart it was Sara's. It was a heart that had a responsive throb for any note of human woe; a heart that melted in pity with the in-evitable facility of a chocolate cream laid inadvertently on a hot radiator. She would not have trod on a worm, even if her natural horror of the squirmy things had not put such a proceeding out of the question. She may have walked on Dick Palmer quite a little at one time, but Dick was no worm, even if he turned. Probably he was more wormlike in his momentous interview with Mr. Westcott than at any other time in his life. He told Mr. Westcott that he knew perfectly well that he was not worthy of Sara.

"Then I must say that you have had considerable crust coming to me and asking for my con-sent," said the old gentleman, scowling at him. "Do you think for a single instant that I am going to give the light of my hou hold, the flower of my flock and the solace of my declining years to a scoundrel who by his own confession is totally unworthy of

"Slow up, slow up, slow up, Mr. Westcott!" remonstrated Dick. "Easy on the expressive epithets. I didn't say I was a scoundrel. I may have done a few things in my dark past that ren-

dered me liable to a jail sentence, but nothing that would get me turned out of a club, if you catch my meaning. I mean to say that, compared with Sara—well, you know what I mean. If I were good as Sara ought to get I'd certainly be going some, but on the other hand——" He paused.

be going some, but on the other hand ——" He paused. "You're about as good as she is likely to get," sa Mr. Westcott, relieving the young man's innate modesty. "Throw that stub away and take a fresh one. Yes, that is about the view I take of it, son. So if you want to hunt Sara up and bring her in here I'll give you my blessing." "Not necessary, thank you just as much, sir," said Dick.

"Not necessary, thank you just as much, sir," said Dick.
"It's all right with you then? Fine! And now if you will

They shook hands on it.

Dick's quest for Sara went no farther than the door to the library, where the above-recorded interview took place. Of course the outside of the door is understood. She just happened to be there. Dick may or may not have been surprised to encounter her, but he uttered no sound until he had carefully closed the hereinbefore-mentioned door. Nor did Sara; but she embraced his arm very tightly, and so conducted him to an adjoining room, where she transferred the embrace to his neck.

"Isn't it wonderful?" she cried.

By KENNETT HARRIS



"Frank and I Were Friends Long Before I Knew You Intend to Give Up Our Friendship to Please You'

"Darling," returned Dick ardently, "it-

But goodness gracious! There's no need of telling what Dick said or what Sara rejoined or what he had to say to that. If you had happened to be within earshot you wouldn't have listened, anyway. Being a person of delicacy and discretion, you would have silently tiptoed away—silently if possible—doing your giggling where it

would embarrass nobody.

But Dick felt that Sara had summed the whole thing up in that exclamation "Wonderful!" The blissful fact was all that. It had him wondering at his incredible luck. Out of a world jammed full of rich, handsome, intellectual and gifted young men Sara had chosen him-him, who wasn't rich, who wasn't considered handsome, who didn't pretend to be intellectual and whose only natural gift was his whis-tle. Dick was certainly a super siffleur, and might have won fame and fortune on the vaudeville stage, as his friends often told him, if he had consented to embrace a professional career. He had, however, preferred to embrace a job with an old-established paper concern which was paying him an inadequate but increasing salary for opposing

some of its old-established ideas and establishing some new ones.

But Sara's preference was clearly amazingincredible, almost. Indeed, he was not worthy

of her, and he surely did have a crust, as Mr. Westcott had said. It wasn't the whistle that had won her, however. It didn't annoy her, but she simply had no ear whatever. The delicately formed, exquisitely tinted things that Sara usually concealed with the pre-vailing mode of hairdressing seemed to serve ordinary pur-poses of ears for her, but they were not moved by the concord of sweet sounds that fluted from Dick's puckered lips. She may have disliked the look of the pucker, for she always closed her eyes when Dick—— But that doesn't matter. The point is that she wasn't keen about whistling or

any kind of music. Soit wasn't that. Wonderful! Just suppose that the heads of the old-established firm had called Dick in and said to him: "Mr. Palmer, we feel that we are advancing in years and have made as much money as it is proper for decent Christian men to make—amply sufficient for our future needs and those of our respective families-and we have been considering what we shall do with the business, now that we, personally, have no further use for it. We have decided that you are the one and only man among our thousand-odd employes to whom we would be willing to turn over the concern. So if you are willing to accept it it's yours, free gratis and for nothing, lock, stock and barrel, with all and singular the tenements, hereditaments, moneys and credits there unto belonging or in anywise apper-taining."

That would have been wonderful, but not nearly so wonderful as Sara picking him from her thousand-odd suitors. Merely a little out of the ordinary compared with that. As to the relative de-sirability and importance of the real and imaginary events—well, there was no comparison possible. You can't compare the colossal with the trivial.

Dick felt extremely sorry for those thousand-odd suitors. He actually took a little time to pity them. Hard lines, poor old geezers! Tough luck! Too bad everybody couldn't be happy! A really saddening thing to think of them suffering these agonies of

unrequited love they tell about, and beholding a riva! triumphant. It gave a fellow pause. street, but for the grace of God go I! There, across the

It was Julius Atkins across the street. Dick, out of the sodness of his heart, was going to pretend not to see him; but Julius gave him a loud and jovial hail and came hurry-

What's this I hear about you and Sara?" he cried with astounding heartiness and an actually pleasant grin.
"Well, well!" He slapped Dick on the back, and seizing his hand shook it with great vigor. "That's right, isn't it? Engaged aren't ven?"

"True bill," Dick admitted shamefacedly, dispelling what last lingering hopes the poor fellow might have enter-

"Good for you!" said the heroic Julius. "Some girl, I'll Thorpe. I've gotto be on my way now. See you later. Congratulations and all that piffle, old man. S'long!"

Another shoulder slap and Julius was off. Dick looked

after him admiringly.
"Good sport, Julius!" he murmured. "I could never

have carried it off like that. I don't believe one man in ten thousand could have put up such a front."



any different. But Frank Eldridge was certainly a little greenhued and a little stiff and formal in his felicita-Frank is the Francis Eldridge; the one who contributes the outpourings of his surcharged soul to Golden Numbers, and you may have heard of

the threnody that he read with such success to the Daughters of Mnemosyne last winter. He does such things as that when his duties as secretary of the Commercial Club afford him leisure. He wears a loose-knitted black silk bow tie and resembles Keats. He was rushing Sara pretty hard when Dick came along, and it was he who wrote those libelous but beautiful stanzas of complaint about the hardness of Sara's heart. No, Frank didn't put up much

That bonehead!" he exclaimed when the news broken to him. His informant, later informing Dick, remarked that in the construction of a cranium bone was to be preferred to mush.

"I wanted to tell him so," he added.
"Oh, well," said Dick tolerantly, "I am a good deal of a bonehead in some things; mule-headed too."

"As soon as you get the house built," said Mr. Westcott.
Was it the Emperor of China who made some such
remark to Aladdin? Dick had a hazy idea that it was. He

beamed on his prospective parent-in-law.
"Look out of your bedroom window to-morrow morning and you may or may not see the little shack all ready for us to move into," he said. "I haven't any genie, but believe me, Mr. Westcott, I'm going to bust the Beverly building record on those terms.

"Hop to it, son," said the old gentleman. "There's the lot all ready and waiting for you."

That was the case. By way of dot or dowry Mr. Westcott had presented the young people with one certain piece or parcel of land lying and being within the Bowker Addition to the village of Beverly, and described as follows, to wit-and so on.

A peach of a lot! High and dry, a good four feet above the street grade, with a seventy-five-foot frontage. Four leafy maples on it already grown, and a couple of elms just a hammock's length apart, thus insuring plenty of shade for the summer months—and a picturesque stump. None of your ragged, weed-grown, rusty-can-bestrewn lots, but a clean parklike tract already covered with the verdure of early spring. Old Joe Crewe, who had owned the property, had it cut twice a year and kept his cow

fat on the crops. A dandy location too—five minutes from the station and too—Ne minutes from the station and stores and about the same to the West-cott place, and cement sidewalks on both sides of the street. Some dot! And all ready and waiting.

Not for long. Of course the whole Westcott and Palmer families had made the place a visit of inspection before the deal was closed. Mrs. Ritchie, who lives nearly opposite, thought at first that it was a picnic, and was rather fearful that it might get to be a regular thing and depreciate property. Then, noting the absence of lunch baskets and seeing Dick pace off the boundaries, she came to the just conclusion that somebody was going to buy. Two days later, looking through her carefully parted curtains, she saw the long-legged young man who had paced the lot approaching in company with a young woman. They walked with their little fingers interlocked, of which circumstance Mrs. Ritchie highly dis approved. They stopped at the lot and scrambled up the steep bank,

the young man assisting the young woman with quite unnecessary freedom. They laughed with indecorous

"Do you know them?"
Mrs. Ritchie asked her sister. She was herself a little shortsighted.

'It's that Westcott girl, I think," replied her sister, parting the curtains an inch or two more. "I hear she is going to be married. I suppose that is her fiancé."

"I hope so," said Mrs. Ritchie charitably. "Isa-belle, is he taking off her shoe?"

It would have seemed so. Sara was sitting on the stump, and Dick kneeling at her feet quite apparently performing the service mentioned.

"I suppose she got some gravel in it climbing up the bank," said Isabelle, again correct in her supposition

"Well, I must say!" remarked Mrs. Ritchie.

Unconscious of the horror that he was exciting, Dick shook the shoe, and then laying it down delicately patted and brushed the little silk-clad foot extended to him. Sara had a slim and shapely foot and ankle positively unexcelled by any stocking advertisement known, so it imagined that the operation was not a disagreeable one. Having prolonged it until he was satisfied that no irritating particle remained on her foot, Dick looked for the shoe oked and looked.

'There it is, silly blind boy," said Sara, "right under

Where? Oh, is this—yes, I see it now. It is so ridiculously small a fellow needs good eyes to find it.

That Follow Isn't Scared

They both laughed at this exquisite joke, and then Dick put the shoe on again and tied it securely.

"You needn't look so shocked," said Isabelle to Mrs. Ritchie. "That's nothing. Young people nowadays, my dear Sophronia, are not brought up as you and I were. I think they are rather interesting." I think they are rather interesting."

"I think they are perfectly disgusting," said Mrs.

Ritchie.

But she continued at her post of observation just as long as Dick and Sara remained on the lot, in spite of the touch of rheumatism in her fingers that the draft through the window curtains didn't help. What she saw from that time was not particularly gratifying to her curiosity. Sara continued to sit on the stump and Dick sat on the grass close to her. They looked about them a great deal. Sometimes to her. They looked about them a great deal. Sometimes they seemed to be talking earnestly. Dick lit a cigar and leaned back on his elbows; Sara took off his hat, stroked a lock of his hair into submission and replaced the hat, tilt-ing it to shade his eyes from the sun. Dick sat upright, and taking a pencil from his pocket appeared to be drawing on

the back of an envelope. Sara bent over to look at it and their heads for some moments were very close together. Then Dick relit his cigar and they got up and walked over to the southeast corner of the lot. On the way Dick's right hand strayed to Sara's waist, but Mrs. Ritchie was glad to see that the young woman had the grace to remove it, although not quite so promptly as she might have although not quite so promptly as she might have done. A compromise seemed to be effected by the interlocking of the little fingers. Again they seated themselves, again surveyed the landscape, again Dick relit his cigar and made pencil marks on paper which they both inspected closely—very closely. Then Dick relit his cigar and they strolled to another point of view. At least two hours were consumed in this ways as incorrected cities. in this way. It was an incomprehensible waste of time, Mrs. Ritchie considered. What they found to interest them she couldn't see.

them she couldn't see.

"Hasn't it been a wonderful afternoon, Dick boy?"
exclaimed Sara. "Our own little place!"

"From sky to center," said Dick, beaming at her.

"Honey bunch, you've spoken winged words. I never knew before what—what this sort of thing could be." should hope you didn't!"

"I should hope you didn't!"

"If you get my meaning I've had what I thought were good times. I foolishly thought I was enjoying myself on several occasions, but this—you ——" Words failed him.

"I know, boy," Sara assured him. "I know just how you feel, because I feel the same exactly. If it could only go on forever, just this way!"

"Not much!" Dick disagreed. "Not just this way—better. It doesn't seem as if it could be, but it is going to be You wait and see green theset. Our care little home and

You wait and see, sweetheart. Our own little home and we two in it together-our own two selves and not no

"Our home—Dick's and Sara's!" Sara murmured.
"Dick, it seems as if we were too happy; as if something must happen.'

'Several things are going to happen," Dick rejoined. "I am going to see Mister Archibald Architect bright and early to-morrow morning and a set of plans for the bungawill happen a little quicker than ever happened before Then you'll see this now quiet and peaceful spot a scene of bustling, hustling, dustling activity—teams and scrapers, masons, masonry and mortar, carpenters, lathers, plasterers, paper hangers, shinglers and painters and plumbers, all plying their crafts with feverish energy under the unrelenting eye of Richard Palmer, Esquire, who will be stand-ing around with a sharp stick in his good right hand. If omething doesn't happen I'll be surprised too."

It is quite likely that those plans were forthcoming with more than ordinary dispatch. Dick knew the architect and presumed on his acquaintance to make a pest and nuisance of himself until the blue prints and a neat little water-color sketch of the proposed cottage were delivered. These he triumphantly bore to Sara, and after she had had a first at them there was another family conclave, where criticisms and suggestions were offered as freely as could be wished. It was when they were passing that point that Dick broke into the discussion.

I take it that the plans are unanimously approved," said he. "If we make it Elizabethan instead of Colonial, put the kitchen where the library now is, shift the staircase to allow a corresponding change of the position of the dining room, cut out the closet in the maid's bedroom, alter the pitch of the back stairs, run my den and Sara's sewing room together to make a sun parlor, have a bay indow in the large upstairs room, and a few other little things, including Sam's brilliant suggestion that we make the guest room a billiard room, the house will do just exactly as it stands. All right. Emendations and additions will be considered to-morrow by a committee of three, consisting of Sara, the architect and myself, and in the meantime a majority of the committee will go into executive session on the lot. How about it, dear people?" His smile destroyed offense.

"You know, Dick, I was only suggesting," said Mrs. Westcott. "I really think it is a sweet little house the way it is. Only a north kitchen

But I love the sun in the kitchen, mother darling,'

You take your blue prints and yourselves out of here, h of you," commanded Mr. Westcott with gruff good both of you," commanded Mr. Westcott with grun good humor. "I might have had better sense than to propose anything sensible to you. Have your stairs a yard wide

you want them. Good-by."
"You could have a mattress made to fit the billiard table, you know," Sam reminded them wistfully. He was just learning the game.

just learning the game.

"Sure," agreed Dick. "And lengthen the hall a little and make it do for a bowling alley. Come along, Sara."

They went, carrying with them the documents in the case.

"Us doesn't want any old Elizabethan lodge, does us, Dickums?" said Sara when they were well away from the

"Us do not," replied Dick emphatically. "What did Elizabeth ever do for you and me? Good old Colonial seems to me to fill the bill. You're sure you like it? If you'd sooner have the early Gothic or Moorish, just say the word."

"I wouldn't have anything in the world but that, ducky, ducky -Let me look at it again. Dick darling-the water color."

They stopped and looked at it.

"He hasn't got the trees in," remarked Sara. "It will look perfectly wonderful with the trees." "Let's push on," Dick suggested as an elderly female

approached.

They pushed on and in a few minutes had arrived at the lot.

Mrs. Ritchie saw them coming and hastened to turn off the gas under the teakettle to have her mind free while she sat at the window.

"It looks even better than it did before," observed Dick, surveying the lot with a monarch's glance. "It grows on you, doesn't it?"

"That's exactly the way I feel," declared Sara. "It seems so complete. Just large enough and not too large. And the trees-I adore maples and elms. Dick dear, couldn't we have one of those darling little evergreens on each side of the porch? You know—in tubs."

"It wouldn't be home without them," said Dick. "Sure

we'll have them. Let me take those blue prints a moment, sweetheart."

He studied them thoughtfully, and the line of a frown appeared and deepened between his eyebrows.
"Oh pshaw!" he exclaimed.
"What is it?" inquired Sara, who was regarding him

anxiously.

"Wait a moment, sweetness, till I step it off," said ck. "I'm not quite sure." He paced from the front of Dick. "I'm not quite sure." He paced from the front of the lot to the center and then from the side line. Then he faced Sara and shook his head dolefully. "Darling," he "it's too bad, but we will have to cut that maple down."

"Oh!" cried Sara in heart-rending tones. dear, must we?"

'If we want the house on the lot," said Dick.

"I could cry!" declared Sara, and her underlip did aiver. "I just love that tree." "So do I," said Dick. "I love its every bough. In quiver.

youth it sheltered me.'

"You're making fun of it," Sara accused him indignantly.

"I don't feel funny about it, darling." Dick patted her shoulder sympathetically. "Rotten luck! Maybe we could have it transplanted. But then we would have to wait until next fall. Couldn't be done now. No. Mister

wait until next fall. Couldn't be done now. No, mister Woodman will have to go ahead, as far as I can see."
"Couldn't we wait until fall?" asked Sara. "Of course I wouldn't want to. Still, it would give me plenty of time to get clothes, and—and we are so happy as it is, and—"

She stopped under Dick's reproachful gaze.
"Listen, honey bunch," said Dick. "I saw Swope the
builder this morning and figured with him on the place. I think he is dependable, and he comes pretty think he is dependance, and he comes precty close to Stacy's estimate. If he can get to work on the job right away he can put his whole force on; if he has to wait he away he can put his whole lote only in each the will get tangled up with other contracts and it will mean delay and a whole lot more expense. I don't mind the expense as long as the money holds out, but there isn't going to be any delay. I'll buy a nice new maple in the fall and we'll put it just where we want it. That all right, honey sweet?

"I don't want to be unreasonable, Dick dear," said

Sara rather disconsolately.

They walked over to the doomed tree.

"It's a measly shame," Dick declared, reaching to a low-hanging branch and shaking it. "If I knew any way — Gee, what's that?"
"Oh, oh, oh!" cried Sara.

A small brown object had darted down from the leafy screen above and struck Dick smartly on the top of his head. Before he recovered from his surprise it made a swift circle in the air and swooped and struck him again.

Another similar object fluttered about, chirping excitedly, "Ouch! Let up, you little devil!" cried Dick, laughing and waving his hat. "Hit one your own size! Well, what do you know about that?" he said, turning to Sara.
"They've got a nest up there," said Sara. "The poor

They ve got a nest up there, sand Salas. The poor little things! How frightened they are! Come away, Dick dear. We are scaring them to death"

"Yes, we are, I don't think," returned Dick, grinning, but allowing her to lead him a little back, nevertheless.

"That fellow isn't scared of anything. He'd tackle a buzz saw. Quit it, you rambunctious rascal!" He warded off another attack and retreated another step. "Plucky little beggar, isn't he?" "He's fighting for his home," said Sara, sweetly solemn.
"That's so," said Dick. "A little nubbin of feathers and grit," he continued admiringly. "Some small scrapper! Well, we'll give them time to recover."
"Dick," said Sara earnestly as they walked away. "The

said Sara earnestly as they walked away, Dick.

can't cut that tree down now."
"I guess we'll have to," said Dick stubbornly.
"But, darling," she remonstrated, "don't you see that we can't?" She pressed his arm coaxingly. "Just think a minute, Dick. Look at me—don't look away."

Dick had to look at her. Those jewel-bright eyes of

ara's, brimming with compassion in its liquid form, have Sara's, brimming with compassion in its liquid form, have already been alluded to. There was more than compassion in their amaranthine depths now; a strange wistful look that in a hasy, stupid, masculine way Dick was able to interpret. "The poor little mother bird, Dick, and her brave mate! Could we—could we have the heart to found our home on the ruin of another? Dick dear, just think!"

"Es why of source and?" said Dick. "No was

"Er-why, of course not!" said Dick. "No, we wouldn't want to do that, but ——"

"You dear, dear boy!" cried Sara with an enchanting smile. "I just knew you wouldn't. The bravest are the tenderest, the loving are the daring. That's as true as true. And we won't have to wait long until they bring up their little brood, and think how much happier we will be! Stoop down a moment, Dick."

"Isabelle," called Mrs. Ritchie from behind her curtain, "come here quick—hurry! I want you to see something. There, you're too late!"

"But see here, sweetness," said Dick, a little cheered up, "aren't you a little too previous? If they've started building they can easily call it off and start somewhere else. We'll give them a site in any of the other trees and furnish them the building material. I'll donate a whole feather pillow sooner than have them feel sore. Just because they've got a nest doesn't prove they've got a family, and they may not even have a nest. They may have just taken a notion that they would build there. Let's see if there is a nest."

The agitated clamor arose again as they approached the tree, and the male bird resumed his sorties with undiminished spirit and pertinacity. Disregarding these assaults,

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Being Engaged Was Very Satisfactory for the Present

LADY ALCUIN INTERVENES

T WAS eleven o'clock in the morning in Mr. Schornstein's jewelry establishment. It could not have been called a shop, or even an emporium. To call it an establishment was the slightest recognition the

public could afford to the fact that the word "Schornstein," dignified by a cen-tury of trade into the emblem of a profession, did not even figure over the frontage. but only on a brass plate by the door. Once upon a time Schorn-stein's had no shop window. This extreme development of the commercial spirit had come in 1860, and was by de grees becoming accepted as one of the regrettable sions that must be made to the spirit of the

age. For Schornstein's were not everybody's jewelers. They were traditional jewelers. They had provided the Prince Consort with a garnet stomacher for Queen Victoria. Nelson had bought from them some rather inexpensive aquama-rines for his beloved Emma They had dealt with the Empress Eugenie, with certain hesitations. it is true, for the Bonapartes were

rather more recent than the Schornsteins. Now they were rather more recent than the Schornsteins. Now they were in decay; they sold without regard to pedigree; they sold to English commoners, and even to atrangers from Chicago and Buenos Aires. It was very sad. A little of this sadness permeated the mind of Mr. Max Schornstein as that morning he paced his establishment, watching his assistants while they polished jewels and set them out seductively upon black velvet. It was very quiet between the black realed scale for the convex stilled for the carries will defeate them. black-paneled walls, for the carpet stilled footsteps, and through the plate glass rose the soft glows of the precious stones, of topaz like winter sunshine, of ruby like a lovely lip, of sapphire, of arrogant diamond. Stillness, silence,

mpanions of assured wealth. His manager came to Mr. Schornstein. He was clad in the regulation frock coat and black tie which for some generations had been imposed upon the staff. He re-rnarked that the weather was rather chilly. Mr. Schorn-stein slightly distended his black waistcoat, gave him a democratic glance from his cool brown eyes and condescended to agree. Then the manager went away, for Mr. Schornstein always seemed to him rather remote. And Schornstein always seemed to him rather remote. And still the famous jeweler paced his deep carpet, looking about him with sagacity, but without vulgar sharpness. He asked one assistant how his baby was. These things make royalty popular. But royalty, even in Bond Street, must sometimes be severe. So Mr. Schornstein stopped before one assistant, a thin little man with a pale face, with before one assistant, a thin little man with a pale face, with
the uncertain expression of a dog that has not always been
happy. As Mr. Schornstein looked at him the little assistant shuffled and nearly dropped the earring he was
polishing. His eyelashes were nearly white.

"An unpleasant little man," thought Mr. Schornstein.

"Well, he's going."

Mr. Schornstein did not like this idea, for in his establishment assistants seldom went; ultimately they died,
but they did not go. This led him to say something.

"So you're going next week, Green?"

'So you're going next week, Green?

By W. L. GEORGE

ILLUSTRATED BY ERNEST FUHR

the bright cold weather, stopping now and then to look into a shop window. Lady Alcuin was one of those very charming elderly ladies, with soft gray hair, blue eyes surrounded with laughter wrinkles, a faded but still

rosy skin. Every-thing in her features suggested gentleness, and it was only in the very high nose with the fine dis-dainful nostrils that a close ob-server would have found a hint of reserves and secret energies. She was going down Bond Street in a rather tolerant way, thinking of something else, while the two young people grew ex-cited over the contents of the shops. At least Patrick was ex-cited, or thought he ought to be, because he was an extraordinarily ordinary young man, with the ordinary red-brown skin of the wellbred outdoor Englishman, the regulation soldier mustache and the regulation way of always being vaguely funny, vaguely silly, very decent and really rather nice.

So Patrick tried to interest his fiancée, first in jars of preserved apricots, then in electric stoves. Mary smiled dubiously at his

pretty, medium-dark girl, with a pleasant flush on her cheek bones and with a very red, faintly sulky mouth. "Look here, Mary," said Patrick, "let's buy some-

"I don't want anything except a cold cure," said Mary.

"Let's go to a chemist and buy one," said Patrick enthusiastically. "And I'll have one. Lady Alcuin, will you have a cold cure? It's awfully bracing stuff."

"You're absurd, Pat," said Lady Alcuin.

Mary said nothing, but tried to blow her nose without doing too much describe the recent little powder which

doing too much damage to the very little powder which shrouded its wretched redness.

They went slowly down Bond Street, stopping for a moment to admire the trunks in which two blouses or one hat can travel without damage. Mary smiled without merriment over the idea of buying one in which to pack her buildog when they went for their honeymoon. She showed a little more interest in furs, while Patrick swung his stick and tried to move on, being bored, as are all men, by furs and lace. But she had such a cold and fe't so miserable that only when they reached Schornstein's did she appear the bright girl who desires possessions. Schornstein's window comprised only a velvet screen, upon which unobtrusively lay a collar of pearls, a diamond pendant and an emerald brooch.

an emerald brooch.

"Oh," said Mary, nodding towards the brooch, "look, Pat! Isn't it lovely?"

"Yes," said he, "it's ripping. By Jove, what a color!"
They all looked interestedly at the gem. It was not perfect. One could see a flaw running up from the base, but it had a quality of glowing green without any suggestion of yellow that made one think of certain close-mowed lawns shining in rather pale sunshine.

"It's lovely," said Mary, and her desires softened the words into a caress.

words into a caress.
"Well," said her fiancé, "if you like it so much, let's go



What Happened. It May be Painful to You.

"Yes, sir," said George Green without rancor, being

"I'm afraid you aren't suited for the jewelry business.

Let me know if I can help you in any other way."

"The suit I'm afraid you aren't suited for the jewelry business.

Let me know if I can help you in any other way."

"Thank you, sir."

"You see, Green, jewelry is not like tobacco or cheese. Jewelry is not soid. It is—conferred, if I might say. Nobody wants jewelry, Green, but everybody desires it. The satisfaction of desire, that is our occupation."

"I know, sir."

"I'm afraid you don't. The manager tells me that you attempted to press emeralds upon a lady with auburn hair. Oh, I know what you're going to say. You're going to ray that ladies with auburn hair are suited with green. Obviously—too obviously. There are businesses where such an idea would apply. But it does not apply here. This is the only place where it is understood that true originality for a lady with auburn hair is to be found in sapphires of a shade of blue corresponding spectroscopically with the grade of red in the lady's hair. I should not have to say these things to you. Nor should I have to tell you that these things to you. Nor should I have to tell you that when a lady has very ugly hands you should always offer her rings. Ladies with ugly hands delight in rings. I trust that this may help you in your next position, but I do not augur well of your prospects. I am afraid you have no real brains, and that an emergency would reveal it. You've got no savoir-faire. Still," added Mr. Schornstein benevolently, "the emergency may never come."

11

LADY ALCUIN, with her daughter Mary, and Patrick Saddington, who within a few weeks would be her son-in-law, were walking down Bond Street, rather cheerful in

"Oh, don't be silly, Pat! You've given me such lots of

"What's that matter? I'm going to give you lots more, to say nothing of my precious self, for which, by the way, you've never said thank you."

'That's different. This must be awfully expensive. "Thank you for the compliment," said Patrick. "Come on! Don't be silly! Let's go in and ask how much it costs,

Lady Alcuin had said nothing. She was smiling a little sadly. It pleased her and hurt her in a despicable secret way to see this young man so much in love with her daughter. She followed them in, looking about her with curiosity, for somehow she had never entered this cele-brated shop. At once Saddington took control of the assistant, a nasty little fellow with white eyelashes, he thought, and commanded him to bring out the emerald brooch. Mr. Schornstein, standing near the door, looked brooch. Mr. Schornstein, standing near the door, looked away as if the business did not concern him. Almost at once a disappointment fell over the three. The emerald was beautiful, indeed, but as Mary held it up in her brown-gloved hand she found the setting clumsy. "Oh," she said, "I don't like this much. Look, Pat, how

deep the setting is. It'll stick out."

Oh, well, we can have a new setting if you like," said trick. "Can't we?" he asked the assistant. Patrick.

"I'm afraid not, sir. You see, sir, the stone itself is a good deal longer than it is broad. You can't have a shal-

good deal longer than it is broad. You can't have a shallower setting unless, of course, you care to surround the edge of the stone with a rim. But I'm afraid ——"
"Oh, that would never do," said Mary petulantly. "Oh, no, that would ruin it." She put it down upon the glass case. "I'm sorry. I'm afraid it won't do,"
"What a shame!" said Saddington. "But look here,

Mary, I haven't given you anything for a week! You must have something else."

The three laughed with the fine security of people who

can buy anything they want when they want it, while George Green, sad and unsmiling and trying to exhibit savoir-faire, brought out on a velvet tray brooches of various kinds. He watched them, weary and pessimistic, while they held up a diamond brooch, laid a row of rubies and pearls against a sleeve. Patrick tried to excite the two women, but Mary was out of temper. Disappointed in the

emerald, she wanted nothing. Indeed, she grew disagree-

"Oh, wait a minute, Pat! I must blow my nose."
"All right, all right," said the young man peacefully, and
turning to Lady Alcuin begged her to take her choice of something for herself. She did not reply for a moment, and her expression puzzled him. She looked so pale sud-denly, especially about the nose. She looked all pinched and hard. He wondered if she were ill. Suddenly the old lady smiled, a queer, set smile, and her soft eyes now

glowed with strange resolution.

"No, thanks, Pat. I'm too old for jewelry. Besides, I'm afraid I'm catching your cold, Mary. Oh, dear, I've lost my hanky!" She laughed on a queer hysterical note. "Lend me yours, Mary," and again giving that queer laugh Lady Alcuin thrust her hand into Mary's open bag and brought out a handkerchief, with which an observer might we noted she dabbed not only her nose but her forehead.
"Oh, well," said Mary, "we won't have anything to-day.

Good morning."

At that moment Mr. Schornstein, still by the door, made a sign, and Patrick, who with Mary had taken two steps towards the door, looked back to see in a sort of muddled surprise that Lady Alcuin still stood by the counter, looking desperately to the right and left, while George Green, his thin hands spread out upon the glass case, maintained upon her through his unwinking white eyelashes a strange, purposeful gaze. Patrick Saddington tried to understand what this all meant. Then an assistant, who had not come from behind the counter, stood by Lady Alcuin's side.

"What the ——" b jestically passed him. -" began Patrick as Mr. Schornstein ma-

There was a sort of tense confusion in the air, though no one spoke. The confusion came out of silence and strained

"That's quite clear, sir," said the unexpected assistant of Mr. Schornstein, "She's got it in her hand now." Patrick jumped forward. "Look here," he said shrilly, what the devil do you mean? In whose hand? What?" to Mr. Schornstein.

The assistant turned towards him and said rather curtly: You'd better keep out of this—if you can."

Patrick Saddington was too surprised by the tone employed to him—to him!—to be able to reply at once. The assistant went on addressing Schornstein

"It's quite clear," he said. "The girl took it. She put her hand on the glass case after she said she wouldn't have it, while they were playing with the other things. She picked it up. Then she said she wanted her handkerchief and stuffed the thing into her bag. Then the old one?—he spoke to George Green—"you heard her, didn't you? She said she'd forgotten her handkerchief. She put her hand said she d forgotten her handserchet. She put her hand into the girl's bag and took the brooch. It's the old game, sir, One of them pinches it and passes it to the other woman so that she can't be copped if she's searched."

At that moment Patrick, in whom had been rising a

mixture of fury and incredulity that made his throat swell and his eyes start out, without a word flung himself on the But it was as if they were ready for him, for assistant ducked, catching him round the waist, while another pinned his arms behind him. They struggled so for a moment, making uncouth noises; but the young men held him back and front, and though he still struggled, faintly cursing and threatening, it was so clear that he could not get away that at last Mr. Schornstein interfered. He had for a moment been surveying the picture of the old lady absolutely still before the counter, and of George

Green in the same attitude, watching her.

"Madam," he said—she was a thief, but all women were madams—"it seems to me that this unpleasant incident might be put to an end if by any chance there has been a

migtake. Would you kindly open your hand?"

The old lady gave a faint, pitiful little gasp.
"I'm sorry. I'm Lady Alcuin—you must know me."
"Madam, I'm sorry. You must understand that it is very difficult for me to believe you."
"Damnation!" roared Patrick as he struggled with the

bannation? Foured Patrick as he struggled with the two men. "Hasn't she told you she's Lady Alcuin? Isn't that good enough?" He caught a glimpse of Mary's face and guessed she was going to cry. "Damn you!" he said to the men. "Let me go!"

"Will you kindly open your hand, madam?" said Mr. Schornstein with audden sharpness. "I assure you that we cannot allow you to leave until you do. I don't want to be unpleasant, but you are driving me to the conclusion that you are impostors. Please open your hand, madam. A policeman has been telephoned for, and it is no use your tak-ing up this attitude. We don't want a scene. You surely

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The Constantinople Refugees

Princess Lilli Obolensky and Anna Jabouroff, Refugees
at Mokri Kool, Near Constantinople

If I us do some supposing, in order that the main features of the ensuing narrative may be firmly fixed in our minds. The city of New Haven, Connecticut, at the last census, had a population of some 162,000 men, women and children. It is pleasantly situated on Long Island Sound, so it can be entered and left by water with reasonable ease. It is the seat of a university which has a wide reputation for excellence, and is consequently inhabited by more persons of wealth and distinction than one would usually find in a city of its size. It is also the seat of a large number of factories of various sorts; and as a result it is well stocked with young men of military age. At certain periods of the year, because of the athletic prowess of sundry students in the university, several thousand persons of varying degree of fame, wealth and social prominence travel to New Haven from every part of America in the hope of seeing the athletes of the university administer a violent and enthusiastic walloping to the athletes of another university, or of seeing them violently and enthusiastically walloped, as the case may be; or because they consider it the smart and fashionable thing to do.

An American Parallel

LET US now step on the accelerators of our supposers, so to speak, and suppose that on a crisp November noon, just as the last trainloads of pilgrims were disembarking in New Haven to witness one of these notable athletic wallopings, word should be received in the city that an unexpected revolution had taken place in the surrounding cities, and that the revolutionists were marching on New Haven with the avowed intention of wiping out of existence all persons of wealth, all persons of high social position, all persons of education, and all persons suspected of being antagonistic to the revolutionists. All railroad and trolley lines had fallen into the hands of the revolutionists; all roads leading out of the city had been barricaded by them; every possibility of relief had been cut off; and the only remaining avenue of escape left for the terrified thousands in New Haven was the sea.

Let us suppose, therefore, that every available vessel in the vicinity of New Haven and every vessel which could be reached by wireless was brought into the harbor—

Let us suppose, therefore, that every available vessel in the vicinity of New Haven and every vessel which could be reached by wireless was brought into the harbor—warships and destroyers and passenger steamers and freight steamers, ferryboats of ancient vintage and excursion steamers in the throes of senile decay, and private yachts in various stages of decrepitude, and coal barges impregnated to the saturation point with coal dust; trawlers and tugs and towboats and tubs of every description. Into these vessels piled the residents of New Haven and the strangers within the city's gates—men, women and children; millionaires and factory workers and factory owners and society leaders and students and clerks; doctors and lawyers and judges and university professors and school-teachers and bankers and editors and reporters; and all the sorta and conditions of people that go to make up the population of a large and flourishing city. They lined the water front in solid masses; and the snips worked in to the docks, took passengers aboard until they were crammed with humanity, and then worked out into the harbor to make room for other ships. The ships were stuffed with people until it was literally impossible for

By KENNETH L. ROBERTS

another person to find a resting place aboard them. They were so jammed on the decks and between decks that there was no space for them to lie down or even to sit down; and so they stood in their places while the ships lay in harbor and after they steamed out of the harbor and until they came to where they were going. They slept standing up, for there was no room to lie down, and they had nothing to eat and nothing to drink; and by the grace of God the sea was calm and the days and the nights were warm; for if the weather had been otherwise these people would have died like flies in an

Let us further suppose that since all the other cities along the American Coast had been seized by the revolutionists the ships bearing all the residents of New Haven stood straight out to sea for a matter of two or three days, and finally arrived at the small and isolated Bermuda Islands. And let us finally suppose that these 160,000 people, more or less, were set down in Bermuda, where there was no work and no escape and little accommodation for them, and that they dwelt there in tents and in holes in the ground and in huts and in old barracks—millionaires and bankers and Yale students and factory workers and society leaders—and that they lived on the bounty of the English for months

that they lived on the bounty of the English for months and even for years; ragged and half starved and half clothed; educated people with no books to read; wealthy people with no means of recovering their lost wealth; skilled workmen with no work to do and no tools to work with; parents with no way of discovering the children from whom they had been separated; home lovers parted from their homes forever.

Imagine all that if you can, and you will have a weak picture of the evacuation of the Crimea after the army of General Wrangel went on the rocks in November of 1920, and a faint idea of the reasons why the Russian refugees in Constantinople are the most out-of-luck individuals that have ever been frowned upon by Fortune.

The Crimea hangs down into the Black Sea like a lop-sided knapsack dangling from one strap. It is a beautiful country, with rolling meadowlands sloping down to the water's edge, and tumbling mountain ranges in the background. The ground is rich and black and fertile; and in the spring and summer and autumn the fields are ablaze with flowers and alive with song birds and wild fowl of every description. The Czar had a summer palace in the Crimea, and it was a favorite resort for wealthy Russians from the north. After the Bolsheviks placed violent and bloody hands upon the helm of the Russian ship of state many refugees, fleeing south from Petrograd and Moscow, found their way to the Crimea. Then came the Odessa evacuations, which sent a few more refugees over to the Crimea's apparent isolation and safety; and a little later Denikin was smashed at Novorossiysk, and the Crimea was again the goal of many refugees who had trusted vainly in the protection of Denikin's army. The entire Black Sea coast of Russia, with the exception of the Crimea, was in the hands of the Bolsheviks.

When, therefore, General Wrangel, backed by the French, started his reorganization of the anti-Bolshevik

forces after the Denikin disaster, with the intention of launching a new campaign against the soviet armies, he had practically no choice except to start from the Crimes.

The Crimea is joined to the mainland by a comparatively narrow neck, and across the neck there is only one line of railroad, and for that matter only one good carriage road as well. The rest of the neck is made up of tide marshes, which cannot be crossed in the apring or summer or autumn. Consequently a small force of men can hold the neck, under ordinary circumstances, against the attacks of a much larger force operating on the mainland. Wrangel, who is a brave

man and an ardent patriot but very much inclined to allow actual conditions to be somewhat fogged and distorted by his own desires, seemed to have implicit confidence in his powers to maintain a base in the Crimea and, with a force of between 50,000 and 60,000 men, force his way up into Russia in spite of a Bolshevik army of about 2,000,000 men, and ultimately become master of Russia. His confident hopes, strangely, were shared by most of the Russian refugees in Europe and by many European military experts who should have known better.

When Wrangel Was Outflanked

WHEN the Bolsheviks ceased their military operations against the Poles in 1920, and consequently released their best divisions for service against Wrangel in the south, the American relief organizations in Constantinople began to visualize Wrangel's finish with great distinctness. "In January or February," they said to each other, "the marshes will freeze in the Crimea and the Bolsheviks will come across them and cut in on Wrangel's flank. Wrangel will get it in the neck, and we will get a flood of refugees in approximately the same place." And so the relief organizations, in spite of the optimism with which Wrangel's venture seemed to be regarded in the outside world, slowly began to prepare for the arrival of more refugees in January or February. Their arrival, it might be added, was not looked forward to with any pleasurable anticipation; for Constantinople, being practically the only outlet from the entire Near East, was already overcrowded with refugees from former evacuations of Russia, to say nothing of refugees from Armenia, from the interior of Turkey, from Thrace and from Georgia.

Thrace and from Georgia.

And then, early in November, the Crimea witnessed a combination of events that left the oldest inhabitants wagging their beards helplessly and declaring weakly—after the manner of amateur weather prophets—that it couldn't be true because nothing like it had ever happened before. A series of extremely low tides practically drained the tide marshes of the neck which joins the Crimea to the mainland, and at the same time a violent cold snap froze the marshes solidly.

The Bolsheviks at once poured men and guns across the frozen marshes and caught Wrangel's forces in the flank. Wrangel was forced to retreat at top speed; and so, in early November instead of in January or February, the ports of the Crimea were filled with their normal inhabitants, plus the refugees who had fled from the Bolsheviks in preceding months and years, and also plus the men of Wrangel's army; and all of them in turn were filled with a passionate and poignant longing to get away from Russia before the Bolsheviks got to them. By far the largest number of people were in Sebastopol, but there were also several thousand in the smaller ports of Eupatoria, Yalta, Theodosia and Kertch. There were ships of the old Russian Navy in these ports, and Russian merchant ships and tramp steamers, and Allied cruisers and destroyers, to say nothing of a strange collection of marine relics and monstrosities that were better fitted for junk piles than for the transporting of human freight across the



The Youth of a Refusee Family at Mekri Keni

Black Sea. In all there were 111 ships, not counting row-boats and craft under 100 tons' burden; and the number of people who crowded aboard them was not less than 130,000 and not more than 170,000. None of the ships, owing to the exigencies of the occasion, paused to print passenger lists; and the exact number of people who came out in the Crimea evacuation will never be certainly known. General Wrangel informed me with great positiveness that the number was 170,000. The figures of the American Red Cross show that 130,000 came out.

At any rate, there were at least 130,000 of them, men, women and children; and on most of the ships they were so squeezed and jammed together that during the fortyeight hours and more of the journey from the Crimea to Constantinople—for some of the ships were fairly fast, and some were slow, and some had so little coal that they could only get a few miles from land and then shriek for a tow—the refugees slept standing in their places. It was as though, as I have said before, the entire population of a fairly large American city had been suddenly shoved aboard ships and transported a great distance. The ordinary functions of life went on for them as they would have proceeded ashore: and men and women and children died. and children were born, as demanded by the agencies which provide every city with a daily death rate and a daily birth rate.

Prince Gantzimouroff's Adventures

PRACTICALLY none of these refugees had gone aboard the ships with any belongings whatever in addition to the clothes in which they stood, though some still had a few of their family jewels remaining. They had stood for endless hours at the docks in the Crimea waiting to board the ships, so that they had no food; nor had the ships been stocked with enough food or water to supply their pas-sengers. It is at this point that readers would do well to stop for a moment in order to contemplate the circumstances of these refugees—without money, without any personal belongings except the clothes in which they stood, without food, without knowledge of the language of the country in which they found themselves, without anyone to whom to turn for assistance, without a country and without resources of any sort. They may be said to have been champion withouters; for it has never been my lot to see or to hear of any large mass of people that was without as much as these people were—and still are—with-

It is a difficult matter to imagine the conditions which existed on these ships when they arrived at Constanti-nople. There was one Russian battleship that brought in, according to reliable estimates, 10,000 refugees. The relief workers who went out and boarded this ship stated that her decks were so jammed with people that one had to spend an entire day in worming his way from bow to stern. There were many wounded soldiers on the ships, and the usual number of sick persons that one might expect to find

Here, for example, is one typical case out of thousands.

Capt. Constantine Pramberger of the Kaksholm regiment—an Imperial Guards outfit—was trapped at night near the Crimean town of Melytopol by Bolshevik cavalry. His outfit was badly cut up and he was captured. The Bolsheviks stripped him and fired three bullets into him, for they were too busy to carry prisoners. In 1919, by the way, the Bolsheviks killed his father and his two brothers, who were twenty-one and twenty-four years old. One of the bullets smashed the bones in his right hand; the two others merely made flesh wounds. He got some clothes from a dead man and worked down to Sebastopol in time

to get aboard the ship which took out the 10,000. He stood for three days without sleep and without medical attention before he reached Constantinople. He was a very fine pianist, and now he can never play again, for very me pianist, and now he can never play again, for the smashed bones in his right hand have failed to heal properly through lack of attention. I spent some time with him in the refugee camp at Mekri Keoi, just outside the walls of Constantinople. He is teaching English to a class of sixty-three refugees, and he speaks five languages fluently; but his only worldly possession is the suit of clothes which he took from the dead man near Melytopol. His case is so commonplace that no refugee would consider it worthy of mention. The ships vere full of such cases

One of the greatest difficulties with which a person has to contend in picking up information from the Con-stantinople refugees lies in the inability of the refugees themselves to see anything remarkable in the most hair-raising experiences. All of them have been through so much that it is only the commonplace that seems to arouse their interest. Tell a refugee that another refugee has just arrived from the Caspian after running a fifty-mile foot race with a lion and biting two sharks to death, and he will merely yawn and ask languidly what the prospects are for dinner. Jules Verne wrote a novel called Michael Strogoff, or the Courier of the Czar. It was a book full of fierce and thrilling adventures in the wilds of Russia and Siberia; and after timid maidens of the early eighties had followed Michael's adventures for a few chapters with bulging eyes they usually felt obliged to shut themselves up in a dark usually felt obliged to shut themselves up in a dark closet for several hours in order to still the mad fluttering of their hearts. There was a time when I used to consider Michael's adventures to be genuine literary beef, iron and wine; and after some experience with Russian refugees I got it and read it again. I then discovered that Mr. Strogoff's trials and tribulations, as compared with the troubles of the average refugee, were about as thrilling as those of the hero of an Arnold Bennett reads. novel, whose life climax arrives when his wife leaves the

Close questioning is frequently needed in order to force hardened refugees to reveal the details of an occurrence which seems to them quite dull and featureless. At a refugee center in Constantinople one morning somebody remarked that Gantzimouroff was quite well and hoped to start back soon. The remark seemed to have possibili-ties, so I asked who Gantzimouroff was. Somebody replied

that he was a prince.
"Anything unusual about his story?" I asked. No, they didn't think so. He had merely been a little

hurt, and was thinking of going back.

Well, how had he been hurt? In a fight, or how?

room and forgets to shut the door behind her.

No, not in a fight; on his way down from the Crimea the boom had cracked his head open.

What boom was that?

Why, the boom on the little boat that he had come from

the Crimea in.
Oh, he came in a little boat, did he?

Yes, he drifted around for three weeks and then the

Rumanians put him in jail.

Ah! In jail! Well, this man seems to have had a frightfully dull trip of it; absolutely uneventful, so to speak; but since there's nothing else to do, suppose you tell me his

featureless case in detail.

And this was the way of it:

Prince Gantzimouroff is a prince of the greatest family in Mongolia. The Gantzimouroff estates in Mongolia are nearly as large as some European nations. He is a direct descendant of Tamerlane; and the one possession that

has survived his wander ings is the ancient seal ring of Tamerlane him-self. He is the genuine article as a prince and as a fighter as well. He was badly wounded at the siege of Port Arthur, where he received that coveted reward for valor, the Officer's Cross of St. George; and as a result of his wounds he was paralyzed for many months. In the Great War he fought on the German Front; and after Russia went Bolshevik he fought first in Denikin's Volunteer Army and then in Wrangel's Volunteer Army. When he got down to Sebastopol and had seen to getting his troops aboard ships he found that the ships were so crowded that there seemed to be



no corner into which he could squeeze. So he and six other officers hunted around until they found a thirty-five-foot caricature of a yacht. Her sails had rotted to pieces; and from the magnificent size of the barnacles on her she was built around the time that Columbus demonstrated the egg trick before the queen of Spain. They got some provisions aboard her and attached her to the stern of a refugee steamer with the safest-looking hawser that they could find.

Hardships on Land and Sea

AND when they were a few hours out to sea the hawser parted. They had neither oars nor sails; so the seven of them removed all but the absolutely essential portions of their garments, ripped them to pieces and sewed them together again in the form of a sail. Almost immediately they ran into a squall, and the prince got his head in front of the boom at an inauspicious moment, with the result that it cracked his head open and knocked him out. It also knocked out several of his teeth. Twice they narrowly escaped being driven ashore in Soviet Russia. Finally, after three weeks of aimless cruising, they struck land. Not knowing where they were they hunted for someone to tell them; and the person whom they found, after inform-ing them that they were in Rumania, notified the military authorities and had them arrested. Rumania was at war with the soviets; and the prince and his comrades, after their unpleasant experiences, looked like the most virulent of nihilists. Consequently they were kept in jail for a month, at the end of which time they established their identity and were released. They at once went back to their yacht, which nobody had considered worth stealing— and a thing has got to be pretty worthless not to be considered worth stealing in Rumania. In their own home they continued down the Black Sea, and after a quiet journey they reached Constantinople. The prince, being penniless, hunted a job, but wasn't successful. He finally announced that if he had to choose between taking a chance on starving to death in Constantinople and running the risk of being killed by the Bolsheviks, he preferred the latter since it also gave him a chance to fight. So he was preparing to go back to a Black Sea port in Soviet Russia to attempt to dodge Bolsheviks with enough success to work up across Russia to Siberia, and then down to Urga, in Mongolia, where the Gantzimouroff estates begin.

At any rate, when the first of the refugee ships slipped

down the Bosphorus, on the fifteenth of November, and dropped their mud hooks under the ancient walls and the towering minarets of Constantinople, they were loaded with a miserable mass of humanity. Nobody was ready for them; nothing was prepared for them. When the first ships appeared the general estimate of the total number of refugees that would arrive from the Crimea was 40,000 or less than one-third of the number that actually did arrive. This shows the lack of information which existed

oncerning the evacuation. The first persons to get out to the ships were the Levan-Mediterranean nationalities who live by sharp practices and shady dealing. The refugees were very hungry and half crazy with thirst; and these Levantine rats—to the everlasting disgrace of the nationalities to which they

(Continued on Page 56)



Countess Kamarovsky and Miss Doumbadse

HIS HONOR THE UMPS

He may have been safe, as you state," says Bill, But I called him out, and he's out until It's snown' in helt, and there's sand on the sea! That's the kind of an umps I am," says he. — Ballada of Brick McGovern.

By Gerald Beaumont

IS HONOR missed it! Now His Honork missed it! Now there is this about an umpire: He may have integrity like unto Cæsar's wife and possess the wisdom of Solomon; he may—and he frequently does—hand down two hourse; but the time will come two hours; but the time will come when right under his nose they will pull a play that he doesn't see. Then and forever afterward men like Pee-wee Patterson will whisper in his ear:

"Bill, I ain't saying nothing, you understand; but if I was you I'd get me a tin cup and a sign and a nice sunny place on the sidewalk. Honest, Bill, that was the worst I ever see.

Of course His Honor can reply aptly enough, "Ye-ah, I missed it all right; but any time you boot only one out of a thousand chances come around and tell me about it."

But that retort never reaches the fans and hence loses most of its effectiveness. Simon sits in the grand stand and bleachers and perpetually signals "Thumbs down" for the umps. signals Trumbs down for the unips.
But let a player who has fumbled
the ball all through the game come
up in the ninth inning and whang the
pill over the fence, then Simon shrieks
"Thumbs up!" and takes the hero to his bosom

These things are beyond even an umpire's philosophy, but he learns to accept them. His viewpoint is the opposite of the fan, because the good of the game requires that it shall be. The fan is rabidly partisan and a hero worshiper. If he wasn't, there would be no such thing as baseball. But the umpire is forbidden a personal interest in anyone, be it busher or star, enemy or brother. He may not stop at the same hotel that harbors ball players, or travel on the same train. or eat in the same restaurant, or be seen chatting chummily on the street with the hard-working sons of swat.

He depends for companionship on one blue-bloused associate, counts upon luck to save him from too many tough decisions in a single afternoon, learns to call every play just as he sees it, and above all else—if he be a good umpire and desires to live—stands by his decision, right or wrong, until the last box score is approved the angel Gabriel.

That is all you need to know about the profession in general. You wouldn't comprehend any more than that unless you fingered an indicator yourself, barked through an umpire's muzzle and discovered how easy it is for a disgruntled catcher to step back and accidentally plant his cleats on your toes.

Now concerning Bill Quimby and the play that he missed: Five months of the year Bill was an ordinary likable chap, clean-shaved, muscular, sandy-haired, habits moral, and age when last reported thirty-one. During the section of the year referred to his interests ran towards agriculture and ducks on the wing, the latter preferably

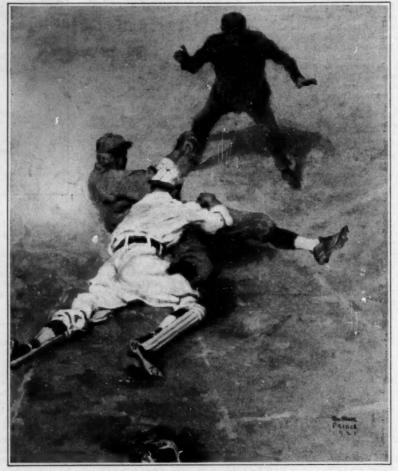
agriculture and ducks on the wing, the latter preferably mallards flying low from the grain fields across an irrigation ditch just after dawn. The balance of the year Bill was an umpire, and by just that proportion of months—seven to five—Bill was more umpire than anything else. At the close of one season Bill went south from Los Angeles and bought himself a ranch in the Imperial Valley, which twenty years ago was a vast soul-sickening thing of yellow sand and to-day boasts ten towns, eighty thousand people and annual crops worth more than sixty million dollars. Soil and sun, plus water from the Colorado. Soil and sun, plus water from the Colorado, wrought the miracle.

wrought the miracle.

Bill's ranch was on New River, just south of Superstition Mountain. It wasn't much of a place, just a quarter section of twisted mesquite; but it had possibilities, and it adjoined the Blue Circle range owned by old Jud McIntyre, who specialized in alfalfa and Herefords, buried two wives and bought himself a third—f. o. b., St. Louis.

There is no accounting for the luck of the diamond or the second second of the diamond or the luck of the diamond or the second seco

the puzzling paths shaped by Providence. If old man



the Ball Park Was in Position to See

McIntyre hadn't patronized that matrimonial agency his daughter never would have galloped distractedly over the range that early winter morning; her pony would not have stumbled on a squirrel hole, and Trissy McIntyre might have always believed that the only difference between an umpire and the sovereignty of Great Britain lay in the

But Providence and Bill Quimby were both on the job that morning, Providence back of the scenes and Bill down by the barbed-wire fence where the strands are pried apart and a foot trail leads toward his favorite duck blind.

Bill heard the rhythmical drum of hoofs break sharply. He looked up in time to see a piebald pony turn a pin wheel and a slim figure in corduroys spin off to the right and flatten out against a clump of sage. The pony scram-bled up, trotted off a short distance and then returned. In a minute Quimby was at the girl's side, trying clumsily

"I'm all right," she demurred shakily. "Just let me lie still a moment. My breath

He nodded sympathetically and watched her while she felt with small hands experimentally over her shoulders

and arms and then down to knees and ankles.

Apparently satisfied, she reverted to the instinct of Eve, fluffed her hair, smoothed her skirts and smiled up at Adam.

"Whew!" she laughed. "That was a whopper, wasn't it? I'm Trissy McIntyre and I live back on the hill. You ranching down here?"

Quimby shook his head and grinned admiringly. He liked gameness on and off the ball field, and his judgment was that of a good umpire. He decided on the spot that he liked this girl. No one could have found fault with that decision, for Trissy was pleasant to look upon. Her skin

was burned by the desert wind, but she had clear gray eyes, small red lips and a spunky chin.
"Nope," said Bill. "That's my shack over there, but I ain't ranching yet. Me and some ball players are doing a little hunting. My

players are doing a little nunting. My name's Quimby—Bill Quimby. I'm a Coast League umpire. Sure you're not hurt, eh?"

"Just shaken up," she answered lightly. "I've got a headache, but I'll ride it off."

He led up the pony and she swung lightly into the saddle. There was a moment of silence. The man's experience with women had never included the vision of a girl on a piebald pony smiling down at him, with brown hair blowing across gray eyes. The girl's knowledge of men was confined to a different type from that she now be-

She had not the slightest idea what was meant by a Coast League umpire, but it sounded interesting, and Bill Quimby's hand still grasped

the reins.
"Well,"said Trissy McIntyre,"I-

I'm glad we're neighbors."

"I'll say so!" he echoed. "It's pretty lonely. I was thinking only yesterday that I ought to try and get acquainted."

The girl nodded.

"I'd ask you to come over, only I don't get along—that is," she amended hastily:
"I'm not the boss of the place. I get most of my fun just riding around on Chiquita."

Quimby looked up hopefully.
"I got a Lizzie, but perhaps I could
dig up some kind of a horse. If you were riding this way again some morning maybe you wouldn't mind showing me a little of the country. One of these days I'm figuring on settling here for good."

"Why, I'd be glad to!"
"To-morrow?"
"Perhaps."
"I'll be here at this time to-morrow morning."

morning."

The girl's lips parted, revealing white teeth. Her eyes lighted mischievously. "All right; but I'll have to be scurrying for home now." She shook up the pony and called back, "Glad to have met you!"

"See you to-morrow!" shouted Quimby.

He watched her gallop up the slope of the mesa. She gained the ridge, waved her hand, turned and cantered slowly along the table-land. A clump of eucalyptus blotted out girl and pony.

That ended Bill Quimby's interest in mallards flying low over an irrigation ditch just after dawn; nor did he show any longer the proper regard for the entertainment and general welfare of his guests.

A week later Peewee Patterson, Rube Ferguson, Mike Collender and Digger Grimes, all celebrities of the dia-mond and honorable men, packed up their belongings and signified their intention to depart. Bill loaded the outfit into his runabout and made unnecessarily fast time to the station. Just before they flagged the northbound local the midget second baseman of the champion Wolves drew

His Honor aside.

"First time I ever knew an umps to show any judgment," he confided. "She's a pip, Bill, and I hope you sign her up."

The others ranged alongside. Collender, the Vernon southpaw, extended a huge hand.
"Well, so long, Bill. Had a good time. If the little cattle

queen wants any recommendations ——"
"Oh, it ain't nothing like that," assured Quimby hastily. "You birds better save your kidding until the season opens, and then call 'em when they're over." But nevertheless he colored hotly, and Peewee screamed at the

spectacle. "Pipe what's blushing!" he implored. "Why, Bill, you

look almost human!"

The train jerked to a squeaky stop just long enough for them to scramble aboard. Patterson stuck his head through an open window of the smoker and bellowed a parting shot:

"Hey, Bill, keep the old head up now! Don't miss no plays on the little lady!"

Quimby thrust ten fingers in the direction of the vanishing Peewee, a gesture which at other times Patterson would have interpreted cor-rectly as a ten-dollar fine. The little infielder applied a thumb to his sun-baked nose. Thus was the seasonal authority of His Honor lightly invoked and as delicately repudiated.

Bill returned to his ranch and to the courtship of Trissy McIntyre. For an umpire operating under rules which were strange to him he batted surprisingly well. It may be that Cupid was just lobbing the ball over to him or Trissy was tipping of the simple Anyman it wear't long. tipping off the signals. Anyway, it wasn't long before they benched the horses in favor of Bill's roadster and made the astonishing discovery that the moonlight, the stars, the ranch lights twinkling in the distance and the weird night music of the desert were all provided by the

Great Groundkeeper for their special benefit.

Quimby weakened only once. That was when
he got his contract for the approaching season. He showed the document to Miss McIntyre, and then determined to try a straight ball over the plate, trusting, like Wild Bill Cassidy, to God and the outfielders. But his control was atrocious, and after he had wabbled for half an hour, getting wilder every minute, Cupid derricked him in favor of a relief pitcher.

Trissy put the first ball squarely over the pan.

"You mean you want me, Bill?"

Tou mean you want me, Bill?"
His Honor gulped and came up for air.
"Of course I do! What do you think I've
been talking about all this time?"
"I wasn't sure," said Trissy demurely.
"Father will be wild, of course; but if you really
want me, Bill I I " want me, Bill, I-I

Bill advanced to the next base very prettily.

Jud McIntyre returned from a round-up on the Big Sur, and Quimby rode over to acquaint him with the news. The owner of the Blue Circle had been compelled to unload a lot of beeves at Kansas City on a falling market, and he was feeling unharmonious. He held his temper fairly well until Quimby ad-

mitted that he earned only three hundred dollars a month, eight months in the year, and nothing during the winter. Then old man McIntyre took the field and began to warm up.

"Why, you mangy, sheep - stealing covote

Bill Quimby stiff-

ened.
"You busted, fleabitten maverick! Tryin' to horn your way into the clover, eh? Tryin' to rope yourself a meal ticket

at my expense, huh?" His Honor drew himself very erect. Two bright spots bloomed over the cheek bones. One foot tapped briskly on the floor. His fingers twirled mechanically in the way that he was wont to finger the celluloid indicator by which he recorded balls and strikes. Any player in the Coast League would have recognized those symptoms and have appreciated that it was time to lay off Bill Quimby. Old man McIntyre rushed blindly on.

"Get back to your two-bit homestead. you lazy bum! You don't eat off me! An umpire, eh? Well, damn your hide, I'll

show you ——"
Bill Quimby
stepped forward and grasped the owner of



Am I Ever Going to See Again?

the Blue Circle ranch by the elbows, elevated him with great firmness and consigned him emphatically to the depths of a rocker ten feet distant.

Then His Honor strode over and wagged a long in-dex finger under the nose of old man McIntyre.

"You've said your little piece!" he hissed. "You're through for the day, under-stand? Go soak your head under the showers! Get off the field! You're out! You're

out! You're out!" He stalked over to the door, turned and glared at the sputtering old man in the chair

"None of your back talk!" he snapped. alk!" he snapped.
"You stay right there! Me and Trissy are go-ing to be married this afternoon, and I ain't got no time to bother with a funeral." The door closed behind

Bill Quimby. Miss McIntyre was waiting for him on the porch.
"How did it come out?

she inquired when he had rejoined her.

"We had a chin-wagging match," he told her, "but everything's jake now. There ain't nobody going to tell me where to head in when I'm calling 'em!'
Trissy giggled.

Why, Bill, how funny you talk!"

He blinked at her a moment and then unbent.

"I guess I got to thinking I was on the ball field," he explained. "You go get your things, honey, and then we'll wind up the old bus and light out." explained.

Old man McIntyre didn't interfere. His third wife was down at El Centro arranging for the delivery of a special sedan with pink upholstery. He accepted his daughter's farewell embrace silently, followed her out on the porch in his shirt sleeves and watched the runabout grind dustily toward the state highway. When the machine was out of sight he spat meditatively at a lizard and reëntered the

house looking rather dazed.

William Quimby, serving his fourth term as circuit judge in the court of the diamond, and Miss Beatrice McIntyre, daughter of Imperial's pioneer cowman, were married two hours later by a justice of the peace at El Centro. The night train bore them to Los Angeles for the

All this transpired, if you will remember, during that portion of the year when His Honor had no more authority than a Volstead deputy beyond the three-mile limit. He was as free of responsibility as a doughboy on leave; as immune from worry as a frog in a puddle. There was nothing to mar the connubial bliss of pretty Mrs. Quimby or cloud the happiness of the lord of the little housekeeping apartment on Sunset Boulevard, a thoroughfare which

bisects the cinema colony at Hollywood.

They patronized Los Angeles rubberneck chariots, the nickel dances at the beaches, raced through the clouds at Venice and ascended Mt. Lowe, the mountain magnet for

all honeymooners in Southern California.

Then came the opening-week assignments, and Quimby found that he was once again paired off with Bull Feeney and scheduled to start the season at San Francisco. Bill's bride went north with him, and there discovered on opening day what a really great man she had married. It was the largest herd of human beings she had ever seen in her life, and there was not the slightest doubt from the start that Bill Quimby was foreman of the round-up. At start that Bill Quimby was foreman of the round-up. At his signal the proceedings started; his voice filled the park; his padded figure, crouching behind the catcher, elbows turned out like a huge potato bug, expressed the majesty of the law. When Bill waved his arm one way everyone seemed anxious; when he issued another command the crowd appeared greatly relieved. Once when rome player slid along the ground at Bill's feet and His Honor spread out

Honor spread out both hands palms downward the muititude arose and shouted for three and whole minutes. No one took the trouble to inform Mrs. Quimby that the cheering was in-tended for the player and not at all for her husband. That was just as well, as she wouldn't have paid any attention to such a base insinuation. Why, anybody who didn't even know a thing about baseball could see that the umpire managed the whole affair!

As a matter of fact, Quimby was getting by very nicely. Um-pires always find the first month or two comparatively easy. Everyone is rested up and feeling good-natured. The crowd is not overcritical. Managers are experimenting and there is a general apprecia-tion of the fact that it isn't how a ball club starts that matters, but where it finishes.

Even men like Brick McGovern, manager of the champion Wolves, and Peewee Patterson, his second baseman, admitted that Bill was going pretty good. That was quite

She Reverted to the Instinct of Eve, Pluffed Her Hair, Smoothed Her Skirts and Smiled Up at Adam

(Continued on Page 98)

OE

LL the chaperons were dancing, of course. You could pick them out on the ballroom floor, even with their backs turned, by the facts that their gowns were shorter and less sophisticated than those of the débutantes, and that they knew more of the latest steps. The tall girl in the very frothy pink dress had the quiet corner by the palms entirely to herself. Leaning forward animatedly she watched the dancers with an air

of radiant joy.

Jane Dawson had been smiling out dances for ten years. She put enough heroic artistry into being a wallflower to She put enough heroic artistry into being a waimower to have lasted her through a dozen wars. Compared with the carefully jubilant Jane, that well-advertised Spartan boy who talked about the weather while the stolen fox in his bosom gnawed at his vitals was a mere dastardly poltroon. With an air of maddening conscientiousness one of the chaperons, Letitia Greaves, restraining her impatient partner with a practiced hand, paused in front of Jane and increased out a trader inquiry.

"Having a good time, dear?"

"Lovely!" effervesced Jane, with murder in her heart and enthusiasm in her voice. "Delightful party! Don't know when

"We-ell," commiserated the other, and was swept away.
Nancy Priest, a little hoydenish handful of girl in a
heathenish green frock that somehow managed to match her deep-fringed eyes, a youngster who had always a waiting bread line of partners, in spite of the facts that uldn't keep step and wasn't at all pretty-frisked

up to Jane with a gaunt and rapturous boy in tow.
"Oh, Janey, I'm dead!" she
panted. "I'm going to drop down here by you and draw three long breaths. Yes, Jim, I am! There cught to be a law against letting the men cut in so much, don't you think so, Janey, dear?" Jane did think so. She thought it with a passion and a depth of con-

viction that little Nancy Priest could never have compassed. No man had ever cut in on Jane in all

Toward the other end of the room Jane saw her mother, a resolute Titania in a silver dress, coming grimly to her rescue with the man visiting the Blakes, duty writ blackly upon his good-looking

"Why, here's my little girl now!" exclaimed Mrs. Dawson with a good deal of astonishment, considering that her eyes had dwelt admonishingly upon Jane during most of the last two dances. "Resting, childie? That's right. She's had such a busy week," she added confidingly to the week, ane anded confidingly to the tall man at her side. "Mr. Blaine, this is my bad infant." Jane writhed as she acknowl-edged the introduction. Why would

her mother persist in decking her daughter's sober maturity and lank length in diminutives, just as she did in tulle and spangles? Couldn't shesee that they weren't becoming?

"Dance?" asked Mr. Blaine, with something of the self-assurance of one who tosses a nut to a lean park squirrel

Jane would have given the next five years of her life—too likely to he not worth keeping anyhowhave been able to snub him with "So sorry; all taken." But that would have meant further ship-wreck in the desert island by the palms. She rose, incriminating her-self by her very languor, like a thief who overdoes his pose of studied slowness in escaping with his booty. "Don't tire yourself, darling!" Mrs. Dawson called after her gen-

tly, and Jane, feeling the irony in her pretty mother's voice, was too just to resent it.

How could a woman who had not stopped having flirtations at fortyeight be expected to understand one who had not begun to have them at twenty-seven? Jane had proved By Blanche Brace

BY MAY WILSON

her mother a failure at her chosen work of matchmaking, and she could not wonder that the bramble rankled ar

festered.

"Such a nice party, isn't it?" prattled Jane nervously to her silent partner. "Isn't the music enchanting?"
"M'm," replied Mr. Blaine savagely. "I'm dancing with you, and that's all that can be expected of me," his

tone seemed to add. "Conversation was not in the contract."

"Yes, they're right—I'm the post-deb of Two Tree Point," thought Jane bitterly to herself. A post-deb; she knew, and pretended to herself that she

didn't know, the term the town had coined for her. She knew that other girls called her that behind her back, and that men used the title shruggingly before they came to undergo their duty dance with the daughter of the big use on the hill.
When is a deb not a deb?" someone had even callowly

propounded at a dinner party, in an undertone not far enough under; and Jane had betrayed that she knew the answer by her sudden wince.

There are places, of course, where twenty-seven isn't so old. Two Tree Point understood perfectly that elsewhere gay young things of thirty-five or so romped through their childish pranks. The Ladies' Literary Club had even

devoted two weeks' study to a popular novel whose heroine at the age of forty-nine trembled upon the brink of her first love affair. But it wasn't like that
in the admittedly—by themselves—smart little Western suburb. Grandma Smithers would have been
shocked at the idea of buying her lavender satins in a misses'

department, and Grandma Smithers was the most up-to-date dowager in town. If any girl over thirteen had bobbed her hair Henry Hunt, in the drug store, would have made unkind remarks about second childhood. Two Tree Point unkind remarks about second childhood. Two Free Point followed the example of the seasons in sticking closely to the old schedule in ages, allowing its girls hardly more than the customary three days' grace after finishing college before beginning to fall in love. There, as in newspaper offices, thirty signified the end.

So Jane would inevitably have been an old maid if she hadn't been a post-deb. Naturally the former would have been infinitely preferable. There is a certain amount of dignity about a really static old maid, but a post-deb is as

unappreciated and painful a thing as an appendix.
"How did I get this way?" Jane asked herself, with no intention of being slangy, and certainly none of being

Whirling silently through the too brief dance—no child on a merry-go-round ever listened more reluctantly for the on a merry-go-round ever instened more rejuctantly for the closing notes of the music—Jane probed her wound by reviewing the stages that had brought her to her present low estate of post-deb. She had started promisingly enough, it seemed to her. Jane had been the first girl in Two Tree Point who had ever come out-officially, and

with engraved invitations, that is

"Mosher's must be having their spring opening early this year," the élite of the town had said just before they opened the square white envelope that had inclosed the announcement of Jane's imminent

entrance into society.

They were not to be blamed for the error, since the only functions in Two Tree Point for which one re-ceived engraved invitations at that period were the semiannual openings at Mosher's, the one exclusive shop of the town. Two Tree Point resented Mrs. Dawson's innovation; what had been good enough for the other daughters of the place was good enough for Jane. It was as if she had demanded the town decked with flags and a Fourth of July oration at the park for her private birthday.

"Oho, a deb de luxe!" observed

young Henry George, freshfresh—from the university, exhibit-ing his invitation at the drug store.

"Well, she sure isn't a deb de looks," mournfully observed Henry Hunt, who threw in puns with the prescriptions and flavored the icecream sodas with his own especial brand of humor.

Assuredly Two Tree Point had never before seen so gorgeous an affair as Jane Dawson's coming-out party. There were great banks of flowers, all greenhouse ones; those who had the temerity to send blossoms of the common or garden variety, as was the simple custom in Two Tree Point, were abashed to see that these had not been included in that impressive display. It was rumored that there was a caterer, and color was given to the theory by three visible solemn-faced waiters. There was an orchestra from Seattle and a singer who was said to have come—somewhat indirectly, it is true—from Italy. There were gowns from New York; even, it was whispered, though no one had actually seen the labels, that Mrs. Dawson's and her daughter's had begun life in Paris. And last, and least important, it would seem, to judge from what people said of the affair afterwards, there was Jane. Jane's staying power, once she was out, had been all but equaled



"I May Assume That We are No Longer Expectant of Youthful Romance, May I Not?"

by the reluctance with which she had come out that distant night. Twice as big and awkward as before in the filmy whiteness of her exquisite frilly frock, holding her flowers rather as if they might bite her suddenly, helpless before masculine sallies, anxiously aware that her mother expected her to be a success and obviously uncertain how Two Tree Point. The town was used to light-hearted, light-headed girls who laughed as naturally as they breathed, and almost as often, who had an answer for everything, who treated the world and everything in it with good-natured firmness, as one may be kind to an old family servant while commanding explicit obedience.

But Jane was not one of these. "It's the limit!" Miles Taylor had complained. "I said to her, same as I always do to debs, that I saw she'd taken out her hunter's license, and she said, oh, no, there must be some mistake, she didn't know anything about shooting!"

"Offer to teach her, hey, Miles?" chaffed Tommy Carey. "I had my troubles, too, if you want to know. Paid her my well-known compliment about how it must feel to be the queen rose. That's a guar-anteed one, you know, your money back if it doesn't work, but Jane turned so red that I thought she'd taken it for a proposal, and said, after gulping three times, that she was glad it had turned out to be such a nice day."
"In ten minutes she favored

me with exactly nine words," contributed George Dale. "I counted them, with my passion for statistics, and seven of them were yeses."

To sum up Jane's first winter in society, not once was she mentioned harshly by the matrons of Two Tree Point; and beyond this, ignominy cannot go. The depths of her failure might have been gauged from the fact that even the other débutantes spoke of her so tenderly. In six months she never went in to dinner with the same man twice, which, in a community so small, argues considerable dexterity on the part of the men.

Mrs. Dawson would never have believed it, but it was really her dauntless zeal in her daughter's behalf that evoked the title of post-deb. The June after Jane's coming-out party her mother gave her another. This time there were no engraved invitations, and naturally even Mrs. Dawson could not have expected that the town would accept Jane as a perfectly new deb. But the lit-tle daily paper of Two Tree Point had a new editor that year, lately arrived from the Middle West and entirely un-

familiar with the town, who gave the event, the day before it happened, half a column on the front page, referring to Jane as a popular young sub-deb about to become a débu-tante, and quoting with telling effect, "Where the brook and river meet." Two Tree Point was convulsed over the

"I hear that Dawson girl was exposed to matrimony last year, and it didn't take," remarked Henry Hunt, with

"Sub-deb? He means post-deb!" chuckled someone else, and thus lightly was tossed the bur that was to stick

to Jane Dawson's skirts so long.

The years that seem to other girls to bark each other's heels in their haste lagged by for Jane, who passed those years, ten of them, smilingly sitting out dances. While she sat out dances contemporary débutantes became engaged and were married and took their places as the popular young matrons of the town, entertaining in their turn the new crop of débutantes, who became engaged and were married and took their places as the popular young matrons of the town. It was like that old elaborate and endless complication about the dark and stormy night. And still Jane sat out and smiled.

Her mother continued to address her as "My little girl" and "This naughty childie"—though in an increasingly sharper tone. She continued to deck Jane out in charming, excessively girlish frocks of unbecoming pinks and blues, and short-skirted, ultra-stylish street raiment, which would have been ravishing on a girl of what is technically known as the baby-doll type, but which only served to make Jane look big and clumsy, and like a peasant girl appearing for the first time in a satin gown.

At least once a year—for hope springs eternal in the mother's breast—Mrs. Dawson continued to give a formal

and elaborate affair for her daughter, which Two Tree

Point cruelly called Jane's coming-out party.

Letitia Greaces, Restraining Her Impatient Partner With a Practiced Hand, Paused in Front of Jane and Jarsed Out a Tender Inquiry

"Don't tell me I've missed the post-deb's annual coming out," travelers just back in the little town would beg.
"Say, she must be getting calluses on those reluctant by now!" Henry Hunt opined on one occasion She's been standing on them for quite some time where

the brook and river meet." It wasn't that Two Tree Point meant to be unkind, of course. Certain calamities have been assumed to be humorous in various ages and places, as, for instance, a man's chasing after his hat. Jane's chasing after matri-

mony seemed equally funny to her fellow townsmen.

Something of all this went through Jahe's mind in the course of the fox trot. If she lost step now and then she had the dubious comfort of knowing that no one expected her to be a very good dancer anyway. She had not yet answered her own question when Mr. Blaine led her back to the waiting palms, and thanked her for the dance with a fervor born of his imminent release.
"See you again!" he murmured, and all but bolted

across the room to fluffy Viva Conway.

Jane was free to give herself up to meditation so long as she remembered to smile. Giving a modicum of her mind to this essential detail she asked herself again how she had come to be a post-deb. She was a homely old thing, she knew, but then, worse-looking girls than she had scored distinct social successes in Two Tree Point. Look at Prue Larrick across the room doing it at that very moment!

"Oh, what's the use of this?" thought Jane impatiently.

Autopsies may be fun for the doctors, but I don't see that That wasn't a particularly fruitful field for thought either, it appeared. Jane knew how the thing was done in

fiction, of course. There the distressed maiden always confided her woes to an artist, who drew her attention to her many startlingly good points, designed a new and becoming wardrobe for her, suggested that he pretend love for her to arouse the interest of the other men, and ended by marrying her himself. It sounded almost childishly simple. But in Jane's case there wasn't any artist-nor any concealed good points, either, if it came to that.

"I'm too darn big, for one thing!" Jane said viciously to herself. "And there isn't any way to reduce horizontally, though I'd starve myself to do it. Too big. And I haven't any small talk. And ——"

The little silver Titania, her mother, had torn herself from her court and was coming up to Jane again, with maternal solicitude upon her still lovely face and, Jane knew, black disgust in her heart.

"Ready to go home?" asked Mrs. Dawson, leaning over and straightening one of Jane's gold shoulder straps. "Or can't you bear to leave?" she added in an acid undertone.
"I'm ready," said Jane

briefly.

They rode in silence to the big house on the hill, which with its embroidered pocket handkerchief of landscape garden in front and its deep-set windows had rather the effect of eying the town below through a lorgnette. Jane felt like a guilty child who escapes pun-ishment for the moment when her mother passed on to her own room without further comment. She congratulated herself, however, too soon. As she brushed out her long dark hair there was a rap at her door, and Mrs. Dawson entered.
"Sleepy?" she asked po-

litely.

Jane suppressed an unveracious yawn ostentatiously. Her mother ignored it. She barely troubled to conceal the baffled rage in her even as she looked at Jane.

"When I take the trouble to throw the most eligible man present in your way," she began in the tone of one who undergoes that pain sharper than a serpent's tooth, "it does seem to me that you might ——" She hesitated delicately.

"Catch?" suggested Jane helpfully. "Unfortunately, mother, I seem to have little ability at the great American

Her mother snorted daintily.

"You don't try," she complained plaintively. "Jane, ou're really not so bad looking."

At the moment Jane wasn't. With her arms upraised to

her head as she braided her hair, and her dark silk dressing gown of stark simplicity—one of the few garments she owned of her own choice—revealing the modeling of her figure, there was a certain heroic grace about her bigness She laughed at her mother's faint praise, and that laugh

went a long way toward maddening Mrs. Dawson.
"It amuses you?" she commented. For the first time she betrayed that she knew Jane's nickname in the town. "Haven't you any pride?" she-demanded stonily. "Doesn't it really make any difference to you that you are known as

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THE POOR MAN'S BANKIN

OME months ago the president of a New York financial concern handed his secretary a hundred-dollar Liberty Bond. "Put on an old suit of clothes," he said, "and take this bond around to some of the surjous hand. of the savings banks. Say that you are out of work, and broke, and want to borrow thirty or forty dollars on it. Put in a couple of days doing that, and then come back

and tell me your experiences."

Seventeen savings banks were visited. Not one of them would lend money on the bond, because the stranger was not a depositor. There was a general willingness to buy the

not a depositor. There was a general willingness to buy the bond at its market value, then about ninety-five dollars. In another case a mechanic with money in one of the New York savings banks wanted to deposit a check. The amount was nominal. He did not ask the bank to cash amount was nominal. He did not ask the bank to cash
the check. Even if he had, his deposit book showed ample
security. The bank would not accept the check, however.
In fact, he got the impression that checks were a strange,
new kind of paper there.
In still another case the administrator for an estate tried

to open a joint account in one of the big New York savings banks to deposit small sums of interest. This had been banks to deposit small sums of interest. In is had been requested by the bonding company furnishing his security as administrator, so that income from the estate could be controlled by two signatures. He was unable to find a savings bank which would accept such an account. Rules were against it. In the end he got quite a collection of little books full of rules.

Theoretically the savings bank is the poor man's bank. Because he had no place to keep his dimes and dollars a hundred-odd years ago, and prodigal spending kept him poor, philanthropic merchants devised the savings bank as a nonprofit institution, managed by trustees, they contributing their services and business experience in the latter capacity. Savings banks have grown, rendering latter capacity. Savings banks have grown, rendering great service to depositors and the community. The original idea has not changed greatly. In fancy the poor man is pictured on his way home Saturday night, wages in pocket. Thriftily he stops at the savings bank to deposit part of his money for a rainy day.

Actually the poor man and the savings bank are entirely different. The poor man has changed. Far from being his Saturday night depository, if he uses the savings bank at all, it is his commercial bank. The poor man not only does a great deal more commercial bank-ing than most people suspect, but

ing than most people suspect, but his need for banking service con-stantly grows. Other institutions are providing for his needs, and he is also beginning to provide for them

The Fishman's Capital

BUT we need a definition of a poor man. Chesterton's is good—"Simply a man who hasn't got much money." For the purposes of this article, a poor man may be one without enough money to transact his financial business at a commercial bank; sometimes a wage earner, a clerk, a peddler, small merchant—even a small man-ufacturer in some lines.

Three weeks out of four, for the past ten years, a certain client of a New York lending institution has shown up promptly Monday morn-ing to borrow money on a heavy gold ring with several large diamonds and a heavy, old-fashioned, key-winding, hunting-case gold watch. Sometimes he borrows\$200; again \$360 or more. His diamonds and watch have become old acquaintances, almost mascots to the loan officials. Should this borrower fail to turn up they would be wor-ried about him. He is a fish dealer of foreign birth, and the money borrowed on his jewelry is his work-ing capital. Taking it down to the Fulton Market, he invests in fish, guided by prices, demand and conditions generally, wheels his stock in trade to a small shop in a poor neighborhood, and on Saturday, when the week's business is over, pays up his loan and dons his jewelry. The commercial bank knows him not, either as a depositor or a

By James H. Collins

DECORATION BY DOUGLAS RYAN

borrower. Nor is it likely that he patronizes a savings bank. His profits go to support a large family, and if anything is put aside for a rainy day it probably takes the form of diamonds for his womenfolk.

The idea that the poor man puts part of his wages in the savings bank each pay day is disproved by taking a few York and Massachusetts—facts not generally known. These facts are cited, not in criticism of savings banks but as food for thought for bankers.

It astonishes most people to learn that there are only 625 real savings banks in the United States—that is, nonprofit trustee and mutual savings banks without stock-holders. Of these, 600 are in New England and the Eastern States, leaving only twenty-two for the Middle West, two on the Pacific Coast and one in the South. Of their 9,000,000 depositors all but 375,000 are in the New England and Eastern states. Of stock savings banks there are about 1200, but they have less than 2,500,000 depositors. Measured against the 27,371 commercial banks, with allowance for the poor man's preponderance in numbers, it is evident that, nationally, he could not stop in at the savings bank each pay day. There are simply not enough

What the poor man really does is this: Setting aside something out of his wages week by week, he keeps the money at home, going once or twice a year to the bank to deposit the accumulation. Very often his wife goes

If a savings bank had 10,000 depositors, and each visited it only once a month to put in or draw out money, that would make an aggregate of 120,000 banking transactions a year, or twelve transactions for each depositor. Massachusetts savings banks are required to report their

separate transactions—deposits and withdrawals for the year. One big savings bank in Boston has 193,000 depositors. Its last report showed 315,000 transactions over the counters in a year—170,000 deposits and 145,000 with-drawals. Thus each depositor visited the bank only one and a half times in the year. The expenses of that bank were approximately \$500,000. Measuring trans-actions by expenses, it is found that each depositor withdrawal cost the bank about \$1.60. The savings banks of Massachusetts showed 4,479,000 transactions

for the last year reported, and 2,591,000 depositors. This is less than two transactions per depositor yearly. As total expenses were \$5,110,000, it cost more than one dollar each time money was put in or taken out.

The president of one of the largest savings banks in New York City recently expressed concern in this matter between the recent of the content of the largest savings banks in New York City recently expressed concern in this matter between the recent of the content of t

cause the average depositor visits his institution just a shade more than once a year, and each time money is put in or drawn out the cost is more than four dollars!

In a commercial bank, where money is subject to check,

practically all the deposits are drawn out and replaced weekly. That means that depositors keep their money working. But the turnover of savings-bank money averages roughly only from one-half to two or three times the total deposits in a year, indicating that the poor man's money cannot be kept so busy on his behalf. Of course, it is a different kind of money, being his reserve, whereas commercial deposits are everyday income and outgo. But the free turnover of commercial deposits is facilitated by the greater banking service offered by a commercial bank, while the lethargy of savings deposits is undoubtedly increased by lack of banking service.

Safety the Dominant Thought

SAFETY has been the dominant thought in building up nonprofit savings banks. Through experience and legis-lation they have been made about as secure as any human institution can be. But they have developed a good many hampering rules and business handicaps. There is often a disposition to make the depositor fit the institution rather than the institution fit the depositor. Their high cost of than the institution at the depositor. Their high cost of doing business indicates shortcomings in service and neglect of the selling side. They are often housed in impressive but costly buildings. They are closed evenings, usually the only time the poor man has to do his banking. They lack distribution of their facilities, which, if more accessible, would increase their turnover and bring down costs— the extension of those facilities to the pay window in fac-

tories, so that dealing with them would be made easier. Savings bank officials themselves begin to recognize these shortcomings and to overcome them through what is called industrial banking, which in essence means getting closer to people of moderate means through branches in industrial districts, the sending of clerks to shops and factories on pay days, and similar innovations. Legal restrictions imposed primarily for safety frequently make it difficult to extend their service in this way.

Because currency is the poor man's substitute for banking service, he carries his savings and reserve in his pocket.

In one of New England's muni-tion towns at the height of war activities something like \$200,000 weekly disappeared in hoardings. That city has plenty of savings banks offering good interest on de-posits, as well as Uncle Sam's post office bank. Liberty Bonds and War Savings Certificates were also available. Yet the money kept disappearing, and this is cited as an example of the poor man's financial habits. It is estimated that the average wage earner always carries something like twenty-seven dollars in currency, an aggregate of millions of dollars kept out of circulation, which practically amounts to hoarding. The estimate is prob-ably too low, for very much larger sums are kept in the homes of peo-

ple who lack banking facilities.
"One of our difficulties with
pupils in this neighborhood," said a teacher whose school is in the fac-tory section of a New England town, "is the large sums of money kept in their homes by wage earners,

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The Girl With the Golden Heels

HE certainty that I was gazing into the eyes of Odette began to ooze, then trickled, then rushed away in a flood, and without a word from this girl either. She looked-no

more, and in her perplexed, inquiring scrutiny I saw a hint of fear, of unmistak-able sudden fear that I was not quite right in my head. Her instant gravity, her glance at the electric button-was it near enough to touch if I became sud-denly violent?—her darting look outward, her expression of relief as she saw people passing within call-I read these signs as plainly as though they had been written. I sat tonguetied, embarrassed by conviction of my mistake and by that still searching

An expression of sad commiseration came over her face. She rose slowly and backed away, fixing me always with her eyes. She carried her Oxford tie and she limped a little, for the gold heel was high.

She forced a smile, and she said in that insincere, cajeling voice with which one wheedles children: "I must give you back your slipper.'

Then she backed right out of the doorway and vanished. I gaped, staring with open mouth, trying to guess what I looked like, that a girl should see in my face confirmation of fear that I was not all there. Vanitywas scorched to a cinder.

Presently the landlady

came. She had not been warned, for she closed the door behind her.

"Miss Egerton's com-pliments, and she says it doesn't fit perfectly," said the lady, handing me the slipper with a smile.

Then it dawned on my

stupid brain that Odette Seravin had made a pretty fool of me. She had hypnotized me and faded away. I jerked out my notebook and scribbled a line.

"I am telegraphing to

Madame Seravin to-night unless you see me," I wrote. I folded this and addressed it to Miss Egerton. "I will wait for an answer," I said. "Miss Egerton," promptly retorted madam, "has gone out."

I rushed to the window, but could not see her. When I turned the landlady had vanished. I tore up my note, thrust the fragments and the slipper into my pocket and went away crestfallen. I dared not telegraph. I did not mind so much that LeCroix should come on a fruitless errand, but I minded very much that Miss Egerton, if she was Miss Egerton, should find me still further ridiculous. I was in doubt again, you see, and more eager to prove myself sane to Miss Egerton, if she was Miss Egerton, than to find Odette; and still I was eager to find Odette, if Miss Egerton was Odette, for I had a big score to settle

If I had been talking to Angela Egerton-Odette Seravin I was in a furious rage; if to Angela Egerton I was humbly penitent as becomes one whose joke has missed fire. I had been a fool to produce a melodramatic slipper and build a fairy tale on its gilded heel.

If I had been straightforward and commonplace I should not be wandering the Lees in the twilight, staring after every distant girl, sometimes quickening my steps and otherwise acting suspiciously. I went back to my hotel when hunger drove, but before I sat down to dinner

By KENYON GAMBIER



"Oh, You Knew Her? Yes, Odette. She Spent the Here. Jolly Kind of Her, Wasn't It? She Came All the Way From London"

I sent a note to Miss Egerton. It told her that if she did not call me up before ten o'clock I should telegraph to Madame Seravin.

My appetite was keen in spite of my mortification, doubts and uncertainties, but every time a waitress huried in my direction I prepared to jump to the telephone. When it came to coffee in the lounge I gave up. If she was Odette she had probably fled from Folkestone just as she had from LeCroix's house. If she was Angela she had chosen contemptuous silence. If Odette had run away I should follow and find, but first I would have it out with

And now you see how completely I was mixed up, for how could. I have it out with Angela if she was Odette and had bolted? My head was buzzing when the summons at length came. I went to the telephone with a great sense of relief. I liked Angela, and I did not like Odette, and this call seemed to say that she was Angela. Her voice came cool and distant.

"I know Miss Seravin," she said. "I hope she's all

"The fairy tale," I answered.
"Never!" came in vigorous denial and surprise.

"It is so. She has run away."
"But why didn't you tell me?" Angela asked a little sharply.

"I did. I thought you'd understand." "I suppose," she said,
"I've grown too old for fairy tales. Why should you think I was Miss Ser-

The shoe fitted."

I heard a repressed chuckle.

"Had you tried it on through the rest of the row?" she asked.

"Only you."
"Why?"

"You may choose the explanation. Either I found your address in Mademoiselle Seravin's room, or I thought your foot the only one in Folkestone that would fit."

Another little chuckle,

then a pause, then a word.
"My address?"

"Yes."
"Oh, I know," she broke in. "She carried out a little commission for me. There is no reason for anxiety about her, is there?"

A mother would feel it."

"Mr. Charteris, I am sorry I was so-so-odd this evening. Will you come to-morrow morning at ten and tell me about it? It's just possible Miss Seravin may write to me." "At ten," I eagerly

agreed.

She rang off with a friendly good night. Now here was the pecu-

liar thing. Over the wire Angela's slightly heightened French accent was continuously noticeable.

I went to bed a little bit dixxy, to wake in the morning with the sure conviction that Angela was Angela, very interesting to me and provocative; for she had, of course, been laughing at me through all yesterday's talk. She had heard of me, for she was not the kind cordially to invite a stranger to tea, and that meant that Odette had been in touch with her since the latter's arrival in

London. I walked along the Lees pretty sure that she knew where Odette was hiding. So I had no anxieties about the missing girl. What Angela knew about was right; that was my opinion of Angela. I wondered what new trick I must guard against this morning. Her retreat under pretense of thinking me mad had shown her so clever an actress that I was on keenest mettle. I had had plenty of fun in my short life, and part of it had been with girls; but I had never before been in serious search of one; had never sleuthed one to find another; had never been delightfully accepted as an old acquaintance by a stranger; had never been fooled by serious, frightened eyes that said I was off my head while their owner was laughing inside. I drew in the salt-laden air and mentally thanked Odette for going through the interesting performance that Henri had decribed as shooting the moon. Yet I must find out about her to-day.

Her mother, hard tyrant though she might be, must not be left too long in anxiety.

Angela would agree with this, I felt sure. A kind heart pumped the vigorous blood to her teasing eyes. If I was sentimental about Angela—well, it was the noon of summer, and this was a vacation, and the sun was dancing on the green water. I meant to be sentimental and very clever; to match my wits against Angela's, to capture Odette and generally be brilliantly successful. I had had a swim in the early morning, had eaten two average breakfasts and was far too well satisfied with myself.

This self-satisfaction had its first jar when I saw Angela

coming toward me. I was glad, of course, that she had come to meet me—I chose to put it that way—but she looked so convincingly French that I was shaken by doubts. She in white, but it was French white; why I could not say, but there it was, patent, charming but disconcerting. I was sure that she must be Odette, until she came so close that I could only look foolish. It is not easy to be clever and at your ease when you are talking to two girls at once and you do not know which she is.

Without a good morning, a little breathless, quite seriously, she begged me not to misunderstand her sudden retreat of the night before. There was an odd and totally

unexpected note of apology in her manner.

"The fairy tale," she said, "had so many new twists that I felt it should have a new ending. The shoe fitted, but I was not Cinderella. So I backed away from—the

I looked at her in surprise. I could not see a gleam of fun in her eyes or a hint of a smile on her lips. A troubled little frown was cut between her marked, even brows. "I fear," she went on, "that I seemed very abrupt. It was just an impulse of the moment. I am sorry."

I could not believe her pretending. "You thought me off my head," I answered bluntly, "and you ran."

I saw in her face that she was sorry I had read her fear. I was bitterly convinced, as I turned and we strolled side by side, that she had really believed me crazy. Her next words destroyed my fond illusion that she had heard of me. "I thought you a friend of my brother," she explained.

"When you said that I knew of you I thought perhaps I ought to; that perhaps he had written and the letter gone astray. They used to come from over there." She pointed to the vague outline of Boulogne across the waters. "I was nurse at a convalescent hospital last summer, you see, and sometimes Charlie had no time for a line, and sometimes they had lost it and sometimes they had forgotten it—and, anyway, they were welcome. So you see I got the habit. I took everybody on trust and asked no stions. Some could not have answered if I had."
You waited for explanations," I said bitterly, "s

too. You asked for your brother, and I gave you the slip-per. I asked for Odette and you gave me the slip."

She was amused at this nonsense.
"I played the game up to a point," she said, "because ou played it well. And then it dawned on me that we had had peace for some months and that no stragglers from hospitals over there were turning up. Then you shouted: 'Oh, death!'"

I could but smile at this gruesome misreading of Odette's name, but it was not such a bright smile.

She nodded, flushing a little. "It was a bit startling."

I forced a chuckle. She flung up her head and looked at me and seemed relieved that I was amused. When she

went on speaking her voice shook with suppressed laughter, "I pulled myself together," she continued. "I fixed you with my eye. I moved quietly. I showed no fear. You see,

I carried out all the rules.'

My chuckles became hollow. It was a fine joke, butwell, a pretty girl was walking beside me and tears of laughter were in her eyes because she had thought me mad. When you're the victim there is a sting in the tail of a joke like that.

"The proof was so complete," I propounded, "I wonder you didn't send for the police."

Miss Egerton promptly explained with a gurgle of Mrs. Strother, that's the landlady, thought you were

harmless "Oh, you told her?"

I am sure that I flushed. Miss Egerton's eyes looked

apology.

"Could I let her go in to you without warning? Mrs.

Strother volunteered. 'Give me the slipper,' she said; 'I'll
get him quietly off the premises.'"

I forced another laugh, which must have been successful,

for Miss Egerton continued her painful revelations.

"Mrs. Strother came back to me. 'He's not dangerous,' she said. 'I hope he will go next door with his slipper.' Next door is her rival, and there's a daughter who weighs one hundred and eighty pounds."

I achieved a grimmen of a museument.

I achieved a grimace of amusement.

"Then you didn't go out?" I asked.
"Out?" Miss Egerton echoed. "I was locked in my

I was silent. I caught an upward sweep of eyes a little surprised. I heard a little sigh of regret. "I thought," Miss Egerton murmured softly, "that you were seeing the fun of it all."

"And so I am," I averred. "But I can't think, as you were at home, why you didn't telephone sooner."

"That's my stupidity," she promptly confessed. "Ma-

dame Seravin's name in your note reassured me a little, but

it didn't dawn on me for hours that what you had shouted at me was 'Odette.' Then I couldn't call you for laughing. Do you know this would make a splendid farce? It would

Do you know this would make a splendid farce? It would be ripping on the stage just as it happened."

"In the meantime and by the way," I responded with chilly dignity, "Miss Seravin is still missing."

"So she is," Miss Egerton agreed; "another two minutes won't matter." She seated herself on a bench and invited me to her side by a little sweep of the hand. "I see your point of view," she went on. "You are a tiny bit

"Oh, no!"

But she only smiled at that false denial.

"See mine," she said, "and forgive me. A stranger, a slipper, a fairy story, a wild, weird cry—"

She broke into helpless laughter, and I felt ridiculous

and got red and held up my head very straight—and then I laughed too. Her merriment was too genuine, her laughter too infectious to resist. That cleared the air and my head, and I stopped being an idiot, huffed because a girl had not seen through my attempt to be original and funny. She turned and looked into my eyes, and she nodded as though to say that I was all right now and that we were

"Miss Seravin and I nursed in the same ward at a convalescent home at Mentone," she said. "She is a ripping girl. If she thinks it's time to go she goes. Now tell

ne all about it.'

I told her the whole long story, and I thought of LeCroix's description of Odette as a listener. Angela was just such another, and I caught myself watching her hand as it rested on her lap. I was sure that she was not Odette, and I suppose it was mechanical that I looked for tracings of squares and circles with her finger. But the finger lay curled and quiet against her palm. When I had finished I was sure that Angela felt genuinely friendly toward me. She had a way of asking a quick question with her eyes "Why do you look for her?" she asked.
"I want to tell her," I answered, "that she can safely

Angela shook her head.

"A French mother can be a policeman even in England," e said. "As long as passports last Odette could be forced back to France. And then—oh, surely you would not help to send her into the ogre's den."

"Oh, no!" I denied vehemently.
"You are doing just that," she charged with a grave deliberation.
"I have the word of LeCroix. Odette will be free to do

Angela's ironical smile indicated entire disbelief in my

Gascon partner.

"Any girl would apply the same test, Mr. Charteris," she said, bending forward in her eagerness to convince me. "When the ogre is told the truth and has gone home to his

"The mother will do that," I broke in. "Perhaps she has already. But you can't move an old aristocrat about like a chessman. These French people want finesse and fiddling and every move just so. You know that."

Angela looked at me with a tinge of pity in her glance.
"You can't understand," she declared. "No American

man ever could. A woman might who has been in French homes. The power of family is like a vise. It screws up and up and flattens a girl out. Now do you know what I think you ought to do? Do you mind my telling you?"
"Please tell me," I said.

"There's the Boulogne boat going out," she said, nod-ding toward the sea. "Odette came in that. We all go to t it. You know that's our daily excitement. I saw We had an hour together before the train started for London. She didn't say she was flying from an ogre and a mother. We had a jolly talk. The old times, the men, our pals among the nurses, Carol Bourne, a quaint girl if ever there was one. Odette was full of joy. I know why now. She had escaped. She was free. You don't want to trap her again. Of course you don't. If you would only go back to London and say you're on the trail and that you know she's all right.——" she's all right -

"Do you say she's all right?" I interrupted. Angela bit her lip. Her upper teeth were small gems. "Yes," she admitted. She looked a little defiant. "You could report that," she continued, "and you could say you have clews and you would go on looking for her—until the vicomte's been packed away home—please!"

The last word was an almost whispered appeal.

"I can do better than that," I answered promptly. "I will go back and say nothing. I will throw it all up."
"No, you mustn't do that."

It was an instant before I could understand.
"LeCroix might get somebody else—is that it?" I asked.

"When a sleuth does what you ask me to do, do you now what they call it?" I asked.
"Double crossing," she responded calmly.

She argued cheerfully that it was the only course I could possibly take. I was all for Odette and freedom, and I

must prevent genuine search by pretending one. It was an unexpected trial. Angela pleaded so warmly that I expected angry reproaches when I told her that I must play fair with LeCroix. To my surprise she ultimately yielded with a pretty grace. She begged me not to throw up the chase, and said I could report what I chose.

"I shall see Odette," I said with determination. "I said I'd find her, and I will."

Angela's eyes snapped, but she veiled their fire by drage.

Angela's eyes snapped, but she veiled their fire by drooping her lids. Will you?" she demanded. "How?"

"By staying right here and watching your house and

She started and frowned. She reflected. She looked charming when she was thinking. She had so much vitality that you could fancy you could see her thoughts

witanty that you could rancy you could see her thoughts bubbling inside like champagne eager to pop.

"I'm imagining myself Odette," she thought out aloud.

"Please don't." I said. "I'm confused enough already."

She shrugged her shoulders in protest against flippancy.

"It's very important for her," she murmured gravely.

"I don't know her plans. I only know by accident where from t know her plans. I only know by accident where she is. She sent me a note about some wine she got me for some officers still held here by spinal troubles. She added a postscript in pencil. She says she is just leaving London. Now, which would she rather? See you"—Angela glanced me over in an appraising way—"or be followed by some horrid detective who might take your

"He would certainly come here," I said. "Which for

Again Angela appraised me with cool eyes.

"If you thought it your duty to spy on me," she said a little tartly, "I believe you would be as inoffensive as your offensive duty permitted."

"Thanks," I coldly responded. "You have answered for Odette."

I give in," she said. "I'll tell you where she is."

With no reluctance and no sulks she handed me a note. It had evidently been written in the course of yesterday by Odette, and the penciled line added after she had fled from LeCroix's house.

"Just off to see Carrie." That was all the postscript

"I gave her Carol Bourne's address when we met on the er," Angela said. "She liked Carol. Now she has gone pier," Angela said. "She liked Carol. Now she has gone to her at Charing."
"Not fifty miles from here!" I cried triumphantly.
"Thank you so much, Miss Egerton."

Angela rose.

"You compelled me," she said a little stiffly. "I ask you to be fair to her and to me. Make her understand why I seem to give her away.

I had a brilliant inspiration.
"But you must come with me," I pleaded. "I'll get an auto, and you can break me to her gently.

Angela's satirical retort, "you will frighten nobody."

"I might scare her," I said.

"If you drop fairy stories and leave her slipper behind," as Angela's satirical retort, "you will frighten nobody." "I might be so excited-so nervous

"I had not noticed," was the crisp answer, "that you are excitable—or neurotic."
"You thought me mad," I reminded her.

She smiled. "You can explain why you gave her away, and the three of us can decide what to do." "Come for me at three o'clock."

Angela nodded and sped away. I watched her buoyantly walking, and I speculated on my slim chances in any contest against her and Odette. All my sympathies were with the latter, all my inclination to please Angela; and if the two united in asking me to connive at the deception of Madame Seravin, what should I say? Angela's calm suggestion that I should double-cross the mother was proof that girls in flight from obnoxious suitors have no ortupies. If she, who was not the victim, went so far, Odette would surely be at least beside her; and the two would argue and persuade and perhaps implore. I pre-tended to rayself as I strolled back to my hotel that I foresaw an uncomfortable hour, but in reality I antici-pated it with a keen pleasure. I felt myself in a kind of midsummer dream, playing destiny to a pair of unusually clever and delightful girls, who had no choice but to be as agreeable as they knew how to be. Angela was highspirited and used to her own way, yet she had accepted my denial of her will with quick good nature; external, I felt almost sure, and with a hope of reversal. What chance had I? I asked myself again.

I made myself safe against temptation. got LeCroix on the telephone, told him I had traced Odette, that I hoped to see her that afternoon and that she had spent the previous night among friends in a sheltered English home. He was overjoyed. The telephone rum-English home. He was overjoyed. The telephone rum-bled and shook with his praise of me as a detective. Of course he wished to know where I was speaking from, demanded addresses, and proposed to send his wife to the meeting. But I told him all must be left in my hands, as negotiations were in a stage of utmost delicacy. He then insisted that he come himself, but this he said with re-

I gathered that he was having the time of his life with the vicomte. I threatened to ring off unless all was left to me. He yielded reluctantly after sharp, suspicious questions. I laughed silently. He ended with a piece of good news. The Odette had floated off the Scilly rocks on shoe. I hung up, pleased with the good omen, tickled at the coincidence. Odette had lost her slipper, the Odette her shoe. The schooner would have to go into dry dock for a new false keel, but the girl did not even know that hers was missing. I imagined Marie hunting that room over for the slipper. Would she conclude that her mistress had kicked it out of the window, or would she guess that I had made salvage of it from the wreck?

Later Angela called me up. She had borrowed a car,

she told me, and would call for me at the hotel. She suggested that I take my suitcase, as I could catch a train from near Charing, and so take Odette direct to London provided Odette would go. Angela's laugh as she added these last words was pleasantly incredulous. Mine was cheerfully responsive, for if Odette would not accompany me I might be able to come back to Folkestone with Angela. VI

"SKULLS and bones," Angela croaked in sepulchral tones as she drove me through Hythe. "Thousands! On shelves in the crypt—all bleached and white from lying on the seashore." She lifted a hand from the steering on the seashore." She lifted a hand from the steering wheel and pointed to the square-towered church which crowned the hill. "Saxon skulls, battle, year 456." She turned a narrow corner neatly. "One of Pitt's towers for defense against Napoleon." She nodded toward a black monument in the distance. "People rent them for the number of the lightness to the property of the property o summer. It's like living in a wrecked lighthouse.

We dashed into open country. She told me of the holy Maid of Kent as we went through red-roofed Aldington, and explained how they dried the hops in the oast house, and how they had a yellow poppy there that had made a California girl feel homesick. When we passed through Great Chart, with its cottage gardens just coming back after having been planted to war vegetables, she started off about Erasmus, and told me how that learned priest had preached sermons in Latin to the villagers of Alding-I said that Erasmus had written in praise of folly

and that a golden June morning in byways of Kent was the time to practice his teachings. But she retorted that she would not encourage levity; that it was my duty to learn about the country we were passing through; at that I must know the subtle difference between a Kent man and a man of Kent. She had not finished "hen rounded a corner and she stopped the car with its bonnet

touching the nose of a cart horse.
"Wrong side," she called calmly to a grinning carter, who sat on the shaft of the cart.

She glanced slantwise at me as she removed her hands from the wheel and sat stiffly up. I got out and slipped off my coat and vest. I remember that I was glad I wore a belt. Why are men ashamed of braces and proud of belts? But the carter shuffled to his horse's head and backed We went on, and Miss Egerton made no comment

on my brave, silent action.

All she said was that farm laborers who had been exempted from military service had become insolent, while those who had served had learned manners and method. And then she flew back into history and told me a long story about Wat Tyler, but I hardly heard, for I was thinking of her. I was burning with curiosity about her and her machine-for such were scarce in that hour-and I did not care to be fed with facts about this sunny world of summer through which we so luxuriously rolled. Half our journey was done, and I had not been allowed a chance to know a thing about Angela Egerton. I told her bluntly history and guidebooks were all very well, but that I only cared for autobiography.
"You only have to ask for what you want," Miss Eger-

ton rejoined. "I shall proceed to give you history, guide-books and autobiography all in one."

As she said this she lifted her hand in whimsical salute to a distant buttressed church tower, standing high and lonely, crowning the Weald of Kent.
"Egerton! The family cradle!" she exclaimed with a

roud, proprietary air. I looked with an eager interest at the old church, at the old windmill which shot up near it

and at the few gabled roofs of the hamlet.

"John of Egerton," Miss Egerton declaimed, "went from this village to the medieval crusades with fifty retainers—it's all in the records—and his squire bore his shield with his arms on it—three martlets all in a row."

Miss Egerton sat proudly erect, and as I looked curiously into her face I saw the lip which had smiled so pleasantly on me curve with arrogant pride of family. I was a little

disappointed in her, a little amused by this unexpected foible in one whose manner was so friendly and frank.
"We have the pedigree straight back to Sir John," she

said. "It comes down to my father without a break. Sir Guy Egerton was unhorsed in France and captured. He was detained a year before his relations could raise ten thousand marks for ransom.

"Very interesting," I said, wondering at the oddity of human nature which would dwell on the doings of these far-off ancestors in France and the Holy Land instead of on the achievements of a brother in a war not long ended. Just what is a martlet?"

"A heraldic bird without any feet." Miss Egerton said this with the triumphant air of one for whom a special species of bird had been created. "He never perches, you see. He's always on the wing, always up and doing. The

crest suits my father as ——"
She hesitated. I promptly supplied the comparison.

"As the slipper fits you," I said.

The subject seemed too important for frivolity.

"My father," Miss Egerton informed me, "has a cattle range in Wyoming and looks after it himself, so he is always on the move. John of Egerton had one martlet that flocked by itself, and he called that his crest and put it on his knightly helmet. My father marks lots of things with the crest, but mother heads her note paper with the

"Perhaps your father is Lord Egerton and doesn't know" I said with a touch of sarcasm.

"He's more than that, and knows it very well," she re-joined. "He's a cattle king. Can you guess his brand?" She glanced at me as though surprised at my density. "What? Not after the hint I gave you? I said he marked many things.

A martlet!" I cried, laughing.

But Miss Egerton did not laugh. She said haughtily that the family crest was engraved on thirty thousand heaving flanks.

'A crackajack idea," I cried, inspired to eloquence. "You can ride, of course, from dawn to sunset and never leave your own property. As you ride, on every hand you see your family crest. In the deep defile of some abysmal cafion; on the wind-swept summits of perpetual snow; amid the spray-filled zephyrs of some mighty cataract; on the boundless, pathless plain; in all these places you find your herds, and each member bears the proud, indelible

(Continued on Page 44)



I Bent Over and Muttered Sternly in His Large Red Ear: "Captain Bentacute is Below"

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Doctors' Bills

DR. J. WHITRIDGE WILLIAMS, dean of the Johns Hopking Medical School Land that the time has come when a halt will have to be called on many members of the profession who charge all the traffic will bear. Presumably Doctor Williams has been personally cognizant of many instances of the sort of gouging he deplores; but it is to be hoped that he has not often observed them among the most eminent men in his profession. A really great physician's or surgeon's name for high personal character is usually quite as dear to him as his professional reputation; and if he has the genius and industry to make his work stand out above that of his fellows he is very likely to have the good heart and the good sense to live up to the obvious moral obligations of his calling. No action charging rapacity can lie against the great mass of family practitioners. As a rule they are overworked and underpaid, and in most cases they would be far richer men if their fees were in closer accord with the services they render.

It is unfortunately true that occasionally a medical or surgical man in a large city, together with the laboratory men and specialists who assist him in making his diagnoses, charges whatever he dares; but it should also be taken into account that the great majority of family physicians regard such men with contempt and do everything in their power to prevent guileless patients who appraise the skill of service solely by its cost from falling into the clutches of these dollar doctors.

Most physicians are quite ready to acknowledge that they charge their rich patients more than their poor ones. It is stated on high medical authority that the wealthiest fifth of the average community indirectly pays most of the doctors' bills of the poorest two-fifths. Persons in the intermediate layer pay just about what they should. Until the practice of medicine is taken over by the state there are only two other systems that can be employed: First, to charge neither rich nor poor more than a nominal fee; and second, to serve only the rich and well-to-do and let the poor shift for themselves. The former course is closed to the doctors by the first law of Nature; the second by the dictates of humanity.

Various attempts have been made to fix a rational scale of compensation for important medical and surgical service; but almost invariably they have recognized the principle that patients should pay in accordance with their ability. At one celebrated hospital the charge for major

operations is five per cent of the patient's annual income. Sometimes these fees run well into five figures, but on the other hand the hospital does not turn away poor sufferers who can pay the exceedingly moderate charges imposed for the most elaborate preliminary examinations and for the humblest of hospital accommodations.

For many years the overhead costs of medical service have been steadily rising. The patient pays more and gets more. The whole tendency of modern medicine is to lean more and more heavily upon collateral sciences and to invoke their aid in substituting moral certainties for the exercise of unassisted judgment, which, though frequently highly skilled, was often unsatisfactory. The common use of the X-ray is the best known illustration of this tendency, though dozens of others might be named. Scarcely a month passes that new tests, bacteriological, chemical and microscopical, are not devised and added to the long list of those now in general use. Large groups of specialists are needed to work the new oracles, but if they are resorted to with discretion their employment is usually justified by the results.

The real pest among reputable physicians is the young man who expects his patients to pay for his needlessly high overhead expenses. He may be known by his spacious and elaborate offices and waiting rooms, buttoned door boys, sleek secretaries, fluttering office nurses and powder monkeys of both sexes and an all-pervading shimmer of white enamel, mechanical novelties and glittering metal work.

Not infrequently the young practitioner who indulges in all these fripperies is trying to put over a poor piece by means of costly stage effects. He sometimes forgets, and his patients still oftener fail to realize, that what he really has for sale resides in his own cranium, and that mere style, atmosphere and scenery are poor substitutes for know'sdge, experience and technical proficiency.

Vacations for Married Folk

THERE should be nothing shocking or revolutionary in the suggestion that many, if not most, married folk would be healthier and perhaps happier next winter if each took a separate vacation and spent it in the way that he or she most enjoyed.

It is not possible to draw universal specifications for the ideal period of rest and recreation, but other things being equal it seems reasonable to suppose that the best vacation is the one that gives the most pleasure and at the same time keeps well within the bounds of good mental, moral and physical hygiene. Vacations are exceedingly personal things, and there is no more reason for assuming that husband and wife will derive equal benefit from the same sort of holiday, passed in each other's company, than there is for supposing that they can both read most comfortably when wearing eyeglasses ground to the same prescription.

Summer holidays can no more be standardized than exercise, diet or clothing. Each man and woman has his or her own special needs in the matter of rest and recreation, based upon individual temperaments and upon purely personal conceptions of what constitutes a good time. If the needs and leanings of husband and wife happen to coincide it is a happy and convenient circumstance; but it is by no means a coincidence that should be assumed as an existing fact until it has been so proved. And yet it is so commonly taken for granted that husband and wife should go away together that perhaps a full half of these joint holidays are unsatisfactory.

It is the very unselfishness of married folk that makes candor in the matter so rare. The preferences of one are likely to prevail, and the other feigns enthusiasm and delight with such convincing skill that the one humored is firmly persuaded that both are equally pleased by the prospects of their common holiday. And yet for one of them that vacation will be a failure. One of them must pay for the pious fraud, and as a rule the one who begins paying must keep on paying year in and year out.

Every year untold thousands of good-natured husbands are pressed into the rocking-chair fleets of resort hotels by the swhere they find nothing to do but twiddle their thumbs and retell to their fellow victims old tales of bachelor holidays pasture.

when vacation meant cool trout streams, mountain trails, canoes darting through quick water, and perfect days in the open that began at dawn and ended with a pint of fifty-fifty coffee from a tin dipper and a bedtime pipe at sundown.

Just as great is the number of wives who suffer in silence through Barmecide holidays that bring no break in the deadly monotony of housekeeping routine, spent in surroundings that afford no opportunities for their kind of good time, which may mean hotel fare, cards and dancing, or tennis courts, surf bathing, amusing company and new eyes to admire their pretty clothes. Other loyal ladies who best love cities and people and smooth living are drazged off to remote forest camps or mountain cabins and are expected to rough it after a fashion that only the sturdiest wifely devotion renders tolerable.

How much more health and happiness would well-earned holidays yield if both husband and wife agreed to do, as far as practicable, what he or she most liked! Suppose a dozen or twenty friendly neighbors met in the early spring to talk over summer plans. It is more than likely that the meeting could devise three or four widely differing vacation programs, affording a range of choice that would be tolerably certain to please every member of the group. Each could please his or her own inclinations and build the coming holiday around golf, yachting, mountain climbing, fishing, dancing, flivvering, bridge or motor boating, as the spirit moved.

The brief separation of husbands and wives need not be taken overseriously. The French have a saying that to part is to die a little; but our own English proverb tells us that absence makes the heart grow fonder.

Consider the Dollar

CONSIDER the dollar. Its value is not fixed, but varies with time and locality. Many persons who received fixed incomes from conservative investments and were well-to-do when the Great War began were reduced almost to want when the dollar lost its purchasing power, while now in lands broken by the war a dollar seems a great sum. If one quits a rural community to amass a million dollars in a metropolis he will find himself cheated of his spoil unless he returns to the rural community. For when he has got his million he will be one of many who possess millions. His million will bring him small distinction. Except he wear a placard proclaiming the extent of his possessions he will attract no more attention on the streets than a traveling salesman or a dry-goods clerk.

The desire to get wealth is largely a desire to get more than the other fellow has. If the richest man in the world possessed but one hundred dollars few would have the audacity to desire more. It is contrast that makes poverty intolerable; contrast that makes wealth desirable.

Since one cannot conquer the whole world, what matters the size of the subdivision he conquers? The great man who is unknown outside his own state is in little better case than the small man who is unknown outside his small town. Place them side by side in a strange land and they will appear equally unimportant. Why should one devote his life to the business of attracting attention in a large puddle when he can with so much less of effort attract attention in a small puddle? If applause is necessary to his happiness, why choose the harder way to get it?

Power, whether social, political or economic, is relative also. The great bankers who think in terms of millions have no greater power in their fields than the small-town banker enjoys in his; the man who controls a political party is but another edition of the man who controls politics in a village; the small-town social leader has equal rank with the social leader of any city in the land. To be at the head of one's own set is to sit on the world. The small-town social leader is unknown to the county-seat; the county-seat social leader is unknown to the state capital; the state-capital social leader is unknown to the smart set of the metropolis; and the social leader of the metropolis sighs in vain to be recognized as a somebody by the society in one of Europe's capitals. If one is a king he is a king, whether his realm is a continent or a cow pasture.

The Farmer's Dollar-and Others'

T THE moment the farmer occupies the center of the economic stage in America. The spotlights of circumstance

By FORREST CRISSEY They have about as little realization of the

are trained upon his plodding figure with a partiality that would satisfy the most exacting prima donna. For this reason now is the psychological moment for impressing the preoccupied and indifferent city dweller with his dependence upon the farmer.

One shrewd farmer flashes the situation in these terms: "I'm putting in my spare time trying to figure out the difference between the farmer's dollar and others'. There was never so great a spread between their purchasing power before. This difference is not recognized by the people to whom the farmer sells his stuff or those from whom he buys. Everywhere the farmer is suffering acutely because his dollar is not the same size as the other fellow's dollar. He can't stand the pressure of this inequality long."

Independence Becomes Coöperation

EVERY constructive thinker recognizes the fact that one of the big jobs of to-day is to iron our class preju-

profiteers. Farmers are inclined to feel that wage workers exert every possible pressure to extract more money from their employers without any regard to the effect of their demands upon business in gen-

dice and to promote a fair understanding of the problems peculiar to any one class by those of all other classes.

There is a feeling among wage workers that farmers are

are consistently trying to teach their own people that no man can live unto himself alone; that the Robinson Crusoe style of living has gone out of vogue; and that every man's interest ties into the interests of all others so closely that when you touch one you touch all. This is true of individuals, of communities and of industrial classes.

The farmer has always boasted of his independence. Individually and economically, he has held himself to be a model of stalwart self-sufficiency. But the deadly pressure of the dollar has forced him to revise this attitude and recognize that modern civilization knows no such thing as individual, community or class independence; that no man or class of men can protect its own interests without giving careful consideration to the interests of all others. Therefore the farmers of America have scrapped the myth of independence; they are doing teamwork thinking and acting and are adapting their whole plan of operation and existence to the complex fabric of modern civilization. This radical change of farmer attitude is exerting a powerful economic influence-a fact which all in other callings will do well to recognize. They are not dealing with the same farmer with whom they did business in the old days, but with one who has seen a new light and has swapped the slogan of "Independence" for that of "Cooperation."

But the farmer is by no means the only worker who has failed to realize the complex and far-reaching interdependence of modern life in a country with 100,000,000 inhabitants. Wage workers in degree and extent of their dependence upon the farmer as they have of the theory of relativity.

Just at the moment, when their dollars have not yet been reduced to a competitive basis with those of the farmer, they are not worrying about the farmer a little bit. But the same pressure which has compelled the farmer to do some painful thinking about his economic relations to the other fellow is due to reach the worker in industry whose wage scale is still uncut and force him to consider the farmer and everybody else. He is already beginning to feel it. A marked change of attitude is sure to follow soon, for this dollar squeeze works with disconcerting speed

Our Biggest Buying Class

THEREFORE it is highly pertinent to ask how large a I figure the farmer cuts in Uncle Sam's big, busy and troubled family; now is the penitential hour of the morning after, following a prolonged spending spree. As a consumer, the farmer calls for about one-third of the nation's supply. There is no other industrial class which competes with the farmer as a buyer. The last census shows almost 6,500,000 farms in the United States.

Once I took a trip over the line with the general manager of a big Western road at a time when the success or failure of the corn crop hung in the balance. At every stop a sheaf of telegrams was brought into the private car.

"I'm afraid," remarked this official, "that I'm not in a mood to be a very good hoct. Possibly you don't understand why. But you'll get it when I say that if we don't get rain to-night throughout the re-



Her Prize Baby

JASON AND THE FLEECE

THE next week was a busy one for the inhabitants of Gray Forks. To begin with there were purchased twenty-four brood mares, acquired from various parts of the state and even in some cases from adjoining states. The arrival of these necessitated building in haste an addition to the stables and an enlargement of the paddock. Mammoth Ike was assigned to the royal suite, created by turning the two stalls hitherto occupied by Jason's second-rate jacks into one. Moreover, a private inclosure was constructed for him, wherein he might stroll at leisure and air himself far from the madding crowd. He was petted and coddled and made as much of as an heir apparent, although in truth he was merely a sire apparent.

Aside from the internal agitations, Gray Forks

was aroused by an external event of no mean importance. A new oil well was brought in on King's ranch some twenty miles away. It was the second one within the month, and the neighborhood began to prick up its ears and take notice.

Now, King's ranch was separated from Gray

Forks only by a small farm, and it was known that the Carruthers people, a small independent oil concern, had leased this farm very shortly after they had brought in their first gusher on the old King property. Accordingly everything pointed to the fact that Gray Forks was next in line—everything, that is, except Vivienne's letter to Jason announcing that experts had decided there was no possibility of oil on his ranch.

Mary did not know whether to be glad or sorry when she was informed of the new well. With the purchase of Mammoth Ike and the brood mares she had put all thought of oil from her mind and had staked her became a success in the mule. staked her hopes on success in the mulebreeding venture. She wondered now if Jason would waver, would be diverted from the task in hand. But she did not as yet thoroughly know Jason, or she would

not have worried.
"Oil?" queried Jason. "Oil? What do
I care about oil? Haven't I got the finest jackass in the state, or in almost any other state for that matter?"

His enthusiasm displayed itself not only in words but in deeds. Never before in his life had he labored so hard—dawn to sunset, dawn to sunset. And he did not constitute himself boss. He toiled with his own hands, he sawed timber, he hammered

nails, he shingled roofs. And when he found an idle moment he sat on the rail of the big padck and watched the mules trailing contentedly are after the old mare with the bell attached to her. And he reflected that although these mules were pretty fair mules, they were only third-raters in comparison with the big, beautiful, powerful fellows that Mammoth Ike would create for him. The progeny of Mammoth Ike would be scattered to the four corners of the earth; some to the Army, some to the great lumber camps of the Northwest, some to the mines under the earth, and wherever they went

they would be pointed to with pride by their owners:

"See that team of mules? Well, they're by Mammoth Ike, that wonderful jack owned by young Jason Gray. Yes, he breeds 'em himself on his ranch in Montana."

Yes, he breeds 'ern himself on his ranch in Montana."

Those were, of course, his moments of optimism. When things went wrong—and they often did—he would shake his head a little dolefully and think of New York and all that was in it, including, of course, Vivienne. He thought of her often enough, but she was not ever-present in his thoughts as she had been when he first arrived at Gray Forks. He found that often now he could conjure up in his mind nightness of New York in which she was cutside the mind pictures of New York in which she was outside the canvas. Before, she had invariably been the central and dominating figure; she had usurped the foreground. In the nostalgia that sometimes swept over him, in the longing for the city and what it connoted, he was pleased to include the longing for Vivienne. But it should be noted that she

the longing for Vivienne. But it should be noted that she was no longer the whole; she was but a part of the whole. Occasionally in that uneasy period between sleep and wakefulness, when the brain is too active for the one and the body too tired for the other, he would imagine himself back in New York; he would feel the ringing pavements under his feet; he would see the towers bayoneting the swimming sky; his ears would be filled with the crash and the jangle and the jazz. And then his heart would beat faster, the blood would come pumping up into his brain, and with a groan he would light the lamp by his bedside and try to read himself into composure. and try to read himself into composure.

By Gordon Arthur Smith

raised his bushy eyebrows and smiled at Jason from one corner of his mouth.

"She's a female, you see," he explained with a wave of his hand. Then he lit his pipe, drew a chair up to his desk and buried himself in the ledger.

It was not long after this, however, that Mary's belief appeared to be vindicated. Abe Woolf, oil scout in the employ of Mr. Upsher, had covered his assigned territory very thoroughly, thanks to the opportunities afforded him—illegitimately or not—by his position as employe at Gray Forks. And one evening, to his satisfaction, he was able to dispatch a code telegram to Mr. Upsher which when duly deciphered read as follows:

After careful examination of ground, believe portions of property promising. Recommend making offer as high as fifty dollars an acre. Stock should sell well, anyhow, account of success adjacent property.

WOOLF.

To this the reply was prompt and precise:

Offer thirty, maximum forty, but only for most promising parcels. Use all your discretion and strategy.

UPSHER.

Thereupon Abe Woolf chuckled and rejoiced exceedingly, for an opportunity was given him to play a part.
Discretion! Strategy! He was a master of both! Trust him! appeared, hat in hand, before Jason

the following day.

"Mr. Gray," he began smoothly, "may
I have a word with you in private?"

"Certainly, Abe. Goright at it. What's
the trouble? Get kicked by a mule or any-

Abe smiled as one smiles when the king jests.

jests.

"Not exactly, Mr. Gray," he said. "It's just that I'm thinking of getting married."

"Well," said Jason, extending his hand, "that's no trifle, is it? That's fine, Abe. Where did you discover the lucky girl?"

"Oh," said Abe vaguely, "she don't live in this county. That's just the point. We want to live in this county, Mr. Gray, and I thought—well, my father's just died and I've come into a little money. Not much, of course, but enough to start us nicely on a ranch of our own. And so I thought, Mr. Gray—I thought that maybe you'd be willing to sell me just a small piece of your property so as we ing to sell me just a small piece of your property so as we could set up housekeeping together right here without looking any further. I'd be awful grateful, Mr. Gray—we'd be awful grateful—and, of course, we'd pay as well as anvone else.

During this pathetic appeal Mr. Woolf noted with concern that the cordial smile faded from his employer's face, and a pair of vertical lines formed themselves between his eyebrows. Abe shifted uneasily under Jason's severe

There was a short silence.

"You see, Mr. Gray, I'm sort of taken with this locality, and you have so much land—more than you need—I sort of thought -

Woolf's voice trailed off plaintively into nothing. Sud-

Woolf's voice trailed off plaintively into nothing. Suddenly Jason straightened up, and, to Abe's surprise, smiled cheerfully upon him.

"I'm sorry, Abe," he said—"I'm really awfully sorry. I can't possibly break up the property. But I'll tell you what I'll do: When you do find a nice little place for yourself and your wife I'll set you up with a pair of mules as a wedding present. There, that's fair enough, isn't it?"

It was quite apparent that, whether Abe thought this fair enough or not, he was not satisfied.

It was quite apparent that, whether Abe thought this fair enough or not, he was not satisfied.

"That's fine of you, Mr. Gray," he said, "only I'm not asking for a present. I'm only asking for a chance to buy a home for myself and my dear wife. And there's no other land I can buy around these parts. So if you'd reconsider the affair, Mr. Gray, I'd be very grateful to you. That parcel of high land up there to the north, for instance. You don't get nothing out of that at all—no alfalfa, no clover, nothing. Mules don't go near it even."

"Ah," said Jason, "how did you happen to find that tract?"

"Just looking around," explained Abe. "Looking for a

"Just looking around," explained Abe. "Looking for a piece you wouldn't be likely to want but that'd do for my home. Mr. Gray, I'd give you just as much as anybody for it—maybe more. I've sort of got my heart set on that bit of land."
"How much would you give, Abe?" asked Jason

Abe hesitated, looked at the sky, scratched his head, (Continued on Page 24)

But that was at night. Daylight and the hard work of the day found him an enthusiastic Montana ranchman. The work had grown to such an extent that more men were urgently needed, and accordingly Jason posted a notice to that effect in the village post office. The first to answer the advertisement was a short, thin, sharp-faced man who gave his name as Abe Woolf, occupa-tion—any old thing. He was taken on immediately and no questions asked. Woolf, having an ingratiating disposition, became popular with everyone but Mr. Tripler. "What's the trouble with him?" asked Jason when the agent had grumbled at the mention of his name. Why don't you like him? "Like him well enough," answered

> Tripler, "but he doesn't do any work. He's always disappearing in the distance just when he's needed in the foreground. The only job he really seems to relish is chasing stray mules all over the property. Takes an unusual interest in your property, Mr. Gray. More in your property than in your

Into the Starlight. He Looked About Him, and

Then Picked His Way

"Oil!" said Mary cheerfully.

Jason grinned at her.

Jason grinned at her.

"She's a maniac on the oil idea, isn't she?" he observed.

"She sees oil everywhere—she and Rockefeller."

"Well," said Mary, "if they see it all over King's old ranch I don't see why they shouldn't see it all over here."

"You forget," said Jason, "that I have positive assurance that there's none here."

"I don't forget," she denied, flaring up a little—"I don't forget. But what's a letter from a friend in New York got to do with it? A girl, too—they don't know anything."

anything."
"Ha!" exclaimed Tripler. "My daughter said a mouth-

Mary flushed becomingly.

"I imagine that I know more about Gray Forks, at least, than some girl in New York. You mark my words—there's oil on this ranch, and you'll find it out some day, and then you'll sell the place, and Mammoth Ike and I will be turned out to graps." be turned out to graze.

There was a little catch in her voice; whether from exritement or from anger or from self-pity, the two men did not know. Jason tried to soothe her, vowing that neither she nor Mammoth Ike would be cast adrift, whatever happened. But she would not be soothed, and suddenly, sobbing, she got up and hurriedly left the table. Tripler

I bring them up on Campbell's Soup— The very bestest plan; That's why we're such a lusty group, Mister Picture Man.





It takes with the children

No wonder they like it! In the stimulating savory wholesomeness of Campbell's Tomato Soup they get the very essence of health and vigor, the body-building elements which children especially need. All the value of a good soup is there, plus the rich tonic property of tomatoes.

Campbell's Tomato Soup

Fragrant luscious tomatoes gathered red-ripe from the vine are prepared with choice creamery butter, granulated sugar and other ingredients, pure and appetizing. A soup that everybody likes. You will be delighted with the variety of tempting dishes you can prepare with it.

12 cents a can

Delicious Cream of Tomato

You'll want it often—it's so good and so easily made. In saucepan, heat Campbell's Tomato Soup to boiling point, after adding a pinch of baking soda. Then stir the hot soup into an equal quantity of hot milk or cream. A smooth, rich, fine-flavored soup for the home meal or more elaborate dinner party.

Cambbelli, Soups

סני זווב נובם איווית סוולי מדוי בויו. ניס

"Well," he said, "I don't suppose that bit is worth more than eight dollars an acre. Suppose I'd offer you ten, Mr. Gray?"

"Sorry, Abe," he said. "Nothing doing. Better try

somewhere else

"Now, Mr. Gray, as I tell you, I've sort of got my heart ect on that bit of land. It's only about a hundred acres, and I've come into ten thousand dollars from my poor father. So I'm willing, if you say so, to make it fifteen dollars an acre

"Sorry, Abe. You're foolish to go so high. I'm not splitting the ranch. Swore to my dying grandmother I never would. Besides, I'm planning to expand this mule business, and eventually I'll need all the land I have.

Ahe appeared crestfallen.
"Twenty dollars an acre, Mr. Gray," he pleaded.
Again Jason shook his head, smiling an amused smile.
"Thirty!" cried Abe hoarsely. "You sure aren't going "Thirty!" cried Abe hoarsely. "You sure aren't going to refuse thirty?"
"I sure am!" said Jason. "Besides, you're crazy to

make the offer—unless, of course, you think there's oil on the land.

Abe glanced at him and quickly away. Then he laughed incredulously.

"Oil!" he exclaimed. "I don't know anything about oil."

"Neither do I. I'm a mule breeder, and so long as I'm a mule breeder I'm not interested in oil. So get that straight, Abe, once and for all. And tell whoever's backing you that I'm not selling at any price unless the Lord sends an earthquake to swallow up all my mules. If he does—why, then I'll talk business. Understand?"

"I don't understand at all, Mr. Gray," replied Abe meekly, "but I see that you won't sell. I'll have to look somewheres else for my home, I guess."

"Yes. I guess. But don't forget, the team of mules is

"Yes, I guess. But don't forget, the team of mules is yours when you find it. Show me the home and the bride and I'll show you the mules. Good-by, Abe, and congratulations to you and the little wife."

When Jason reported this interview to Mary she said, womanlike, "I told you so."

"I'll say you did!" agreed Jason. "It looks as though someone at least thought there was oil here. Thirty dollars an acre—and from Abe Woolf!"
"Of course it's not Abe's money," observed Mary.

"He represents someone—that man Powell, probably."

"Oh, I doubt that," said Jason. "Powell's the one man that I don't suspect."

that I don't suspect

"I forgot—you have that letter from your friend in New York. By the way, do you know that they have been drilling for some time on that farm right next to Gray Forks? If they strike oil there it will be pretty close to home. They'll offer you so much then that you'll have to sell."

"Not while Mammoth Ike and I live," said Jason firmly.

She sighed.

"You're very obstinate, but I rather like you obstinate."

Abe Woolf was troubled. He knew that Mr. Upsher would be displeased with him for not having put through the deal for Gray Forks; and when Mr. Upsher was displeased he showed his displeasure freely and vehemently. Moreover, failure was a blow to Abe's pride. The matter had been put in his hands, and apparently he had bungled

it; his strategy had been at fault.

That night he went over his conversation with Jac word for word as well as he could remember it; and his memory, at least, was excellent. Why, he asked himself, would Jason not sell? Probably because he knew he had a good prospective oil property. That much he had frankly admitted. But was that the real reason? No, Abe would be hanged if he thought that was the real reason. After all, thirty dollars an acre was not a bad price for land that was at best a gamble. And, moreover, Jason had shown absolutely no inclination to bargain. Abe doubted very much if a hundred dollars an acre would have tempted him. There was something else than a desire to obtain the biggest possible price that had restrained Jason. What then? Abe threshed it all over in his mind, and presently there recurred to him a phrase of Jason's:

I'm not selling at any price unless the Lord sends an

earthquake to swallow up all my mules."

"Great heavens," thought Abe, "it's just possible he's fool enough to mean that! It'd be like him. He's one of those earnest young chaps that thinks he's got a call or

something. I've seen 'em before, only before it was generally a call to the ministry. Gray's call is evidently to raise mules. And the girl—I'll bet a hat the girl's mixed up in it some way. Seems she bought that big jackass herself. Yes, that's it—by golly, Abe, that's it! You've got it, man! You're hot on the scent!"

Reluctantly he was forced to dispatch a telegram to Mr. Upsher reporting temporary failure; and then, before he could get an answer, the Carruthers people brought in a gusher on that little farm next to Gray Forks. This last was almost too much for Abe's equilibrium. Oil, oil, oil, and within a stone's throw of Gray's ranch! And Gray, the poor idiot, refused to part with an acre at any price!

The news of this new well must have traveled fast, for it reached Mr. Upsher's ears in time to tint the language of his reply to Abe a rich scarlet.

Obtain best tracts Gray's property any price up to hundred an acre. Otherwise come back and be discharged. Have no use for yellow dogs that quit on their jobs.

UPSHER.

Poor Abe! He squirmed when he read this, and, as he well knew, he had cause for squirming. Upsher was a devil of a fellow when he didn't get what he wanted. Well, there was nothing to do but to approach Jason Gray once more, and this time he figured that he had better throw aside all pretense and state simply that he represented oil interests in New York which were willing to pay high for the property. So he did just that.

Jason received him on this occasion with a shade less of

cordiality.

"Well, well, what is it now?" he asked.
"It's business, Mr. Gray," said Abe. "It will take some

"It's business, Mr. Gray," said Abe. "It will take some time. Can I sit down?"
"I dare say you can," answered Jason none too politely.
"Only get it over quick. We're rushed just at present. And, incidentally, you ought to be out shingling the addition instead of hanging around the ranch house. You're not half earning your wages, Mr. Tripler tells me."
"To hell with my wages, Mr. Gray!" said Abe calmly.
"This is real business."

Jason took a memorandum book from his pocket and

Jason took a memorandum book from his pocket and jotted something down in it. Abe glanced at him inquiringly. (Continued on Page 26) quiringly.



His Look Into Her Eyes Was Filled With a Dictionary of Words Unsaid. Before He Left Her He Had Released a Large Minority of Them



Give thought, for a moment, to the never-failing, faithful service of the Cadillac.

Then look about, and try to find the like of it.

Glance back over the weeks, and months, and years, of unalloyed, uninterrupted comfort.

Isn't the reliability that is built into the bare chassis of the Cadillac the very essence of motor car value? Even if the Cadillac were less beautiful, less luxurious than it is, wouldn't you still be compensated by the possession of this one marked and overwhelming superiority?

What other qualities would you trade for this changeless Cadillac constancy?

Measure the matter in the months of ease and security you have enjoyed, and ask yourself what you would do without a car as dependable as the Cadillac.



What is the Germ-killing Strength of the Disinfectant You are using?

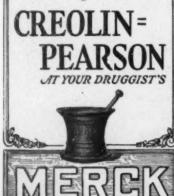
The coefficient (i. e., germ-killing strength) of a reliable disinfectant is stated on the label.



The real value of a disinfectant is indicated by its coefficient.

The coefficient of Creolin-Pearson is 9 to 10. This means that Creolin-Pearson is nine to ten times more certain to kill disease germs than the recognized standard (phenol) used by physi-cians in determining the strength of all disinfec-

Get an Original Bottle of



"It's nothing," said Jason gravely. "I just sent your wages to hell, that's all."
Abe's gesture indicated that it was a matter of no importance to him.
"Mr. Gray," he began, "I want to confess that I was bluffing in my last conversation with you."
"I know that," said Jason.
"All right. Well, to-day I'll put my cards all on the table. Mr. Gray, I represent some oil interests in New York that want to buy your property—at least some of your property."
"Who are they?" asked Jason sharply.
"I'm not at liberty to tell just now. In fact, I'm under orders not to tell."
"In that case you've got nothing to tell that interests me in the least."
"Do you mean that a great big fat price wouldn't interest you in the least?"
"That's what I mean."
"Seventy-five dollars an acre?"
"No, nor a hundred dollars. You see, I'm forestalling your offer to save you time."
Abe sighed long and deeply, and then in the midst of his despair he suddenly changed his tactics. He was a strategist, was Abe, and one, he would have told you, of the highest order.
"All right, Mr. Gray, I resign. But bargaining aside, you know just as well as I do that you're refusing a very good offer. Would you mind, just to satisfy my natural curiosity, telling me what keeps you from accepting a good thing like this?"

Would you mind, just to satisfy my natural curiosity, telling me what keeps you from accepting a good thing like this?"

"I've already told you, Abe. I'm here to breed mules. As long as the mules stick I'll stick too. So cheer up—you've done your best. You can tell your employers that I say you've done your best. Certainly no one could have nagged me more."

"It really is mules, then, Mr. Gray?"

"Yes, it really is mules, Mr. Woolf. I call you Mr. Woolf, because, of course, you're no longer in my employ."

you're no longer in my employ."
"Thank you, Mr. Gray. No hard feel-

"Thank you, Mr. Gray. No hard feelings?"
"Certainly not—not on my side at any rate. Good day, Mr. Woolf."
"Good day, Mr. Gray."
That ended what, from Abe's point of view at least, was a most unsatisfactory conversation. Still, he had accomplished one thing—he had confirmed his belief that if Jason wouldn't sell out it was solely on account of the mules; or, as Abe added to himself, mules and the girl. That was it, mules and the girl. Weren't some men idiots!
That evening Jason, in some perplexity,

idiots!

That evening Jason, in some perplexity, retired early to his room and wrote a letter to Vivienne Vincent. Of late an intangible change had come over their correspondence, brought about no doubt by the friction that had arisen over the locality of their future residence. That was a point which had been much mooted by them, but which had thus far not been settled. Vivienne held out firmly for the little Gray home in the West. Inwardly Jason accused her of the West. Inwardly Jason accused her of being influenced thereto by the fact that she was pleased with having invented the she was pleased with having invented the play on words; but, of course, not even inwardly did he permit himself to make this accusation with any venom. Rather he made it sympathetically, with a tolerant smile. But he himself held out just as firmly for New York. He yearned, he told her, for civilization. She wrote that she yearned for God's open spaces, and he replied that she wouldn't like them when she got them. got them

A certain friction, then, having sprung up, it was with misgivings that Jason sat down to write her the amazing facts about the oil situation. She had assured him that she was in possession of most reliable information from a Mr. Powell to the effect that there was certainly as oil or Gert that there was certainly no oil on Gray Forks. He made due allowances for the naiveté of her sex. He assumed that Mr. Powell had deliberately deceived her. Well, it remained for him to undeceive her, and there—just there—came the rub If he it remained for him to undeceive her, and there—just there—came the rub If he told her that he had been offered a hundred dollars an acre for his property and had refused the offer, what would she think? What on earth could she think except that he was in no haste to marry her?

And then he did a startling thing. He pounded his fist on the desk and exclaimed aloud: "By heavens, that's just the trouble! I'm not in any haste to marry her!"

her!"
Then he put his face in his hands and groaned. He continued to groan for a space, but becoming aware at length that groaning was getting him nowhere, he desisted and commenced to pace the floor.

Mary, clearing the table in the room below, heard his footsteps, and wondered what

At length exhausted, Jason reseated him-

self.

He must face the facts. Yes, he had dodged them too long—far too long. He had striven to deceive himself about himself. Unconsciously he had drifted out of love, although more or less unconsciously he had industriously endeavored to keep in its narrow channel. He had drifted out of love. No, he would now at least be frank with himself. Had he ever been in love? Or had it been merely an infatuation for a beautiful creature whom all his friends admired? Yes—undoubtedly, yes.

What had Vivienne meant to him? Someone admirably suitable to lunch with—west of Fifth Avenue, at any rate—to

Someone admirably suitable to lunch with—west of Fifth Avenue, at any rate—to dine with, especially to sup with; someone restful and pleasing to the eye; someone who was easy-going, who did not nag, who overlooked his faults, who flattered him who made him think he was a great fellow; someone whom he could kiss with really a great deal of pleasure. Finally, and most important, someone who offered a welcome contrast to the puritanical austerity of his father's house. Was that love? No, he'd be damned if that was love! Mary, now—

Mary, now—
"You ass," he adjured himself, "sit down and write your letter! Break your engagement! Face the music!"
He sat down and wrote his letter and he faced the music, and the music was as melancholy as a funeral march.

BUT before Jason's letter reached Vivienne a number of things of importance had happened in New York—things of importance, at least, to Vivienne, and hence indirectly to Jason.

On the day that Mr. Upsher telegraphed Abe Woolf to obtain Gray Forks at a hundred dollars an acre or be discharged, Upsher decided that it would be wise to inform his partner, Mr. Powell, that they were entering into what promised to be a fairly important deal. True, Mr. Powell had given him a free hand—had, in fact, requested that he, Powell, be not annoyed by any business affairs. Mr. Powell's nerves could stand no niore, and besides Mr. Powell was courting—discouraged, to be sure, but still courting. Amos Powell never gave up.

gave up.
"Powell," said Upsher over the phone,
"I wish you'd drop down to the office for "I wish you'd drop down to the office for a few minutes. I've got something pretty big on hand, and I'd like to talk it over with you."

"Leave me out, for the love of Pete!" begged Mr. Powell.

"Can't be done," replied Upsher. "Very important. You've got to hear about it."

"All right," said Powell reluctantly, "I'll be down in half an hour."

In half an hour Powell appeared—an impatient, harassed Powell, in no mood to talk business.

talk business.
"Nerves," he explained—"I can't con-

entrate."
Had he confided to Upsher that he was in love and that his love was unrequited, Upsher would doubtless have summoned an alienist. The word "love" is seldom men-tioned seriously downtown. So Powell wisely passed his affliction off

So Powell wisely passed his affliction off as nerves.

"Well," he said, "what's up?"

Upsher explained as briefly as possible just what was up.

"And so," he concluded, "I've wired Abe Woolf to secure Gray Forks for one hundred an acre or get discharged."

"Damnation!" exclaimed Mr. Powell.

"You've just about ruined me, I guess."

Upsher regarded him in bewilderment. He believed, naturally enough, that his partner referred to financial ruin. The ruin of Mr. Powell's matrimonial ambitions rever occurred to him—lf, indeed, he nad ever been aware that Powell had any matrimonial ambitions.

"Vivienne will never speak to me again

matrimonial ambitions.

"Vivienne will never speak to me again after this," groaned Powell, throwing his secret to the winds. "I told her there was no chance of finding oil on that ranch."

"Vivienne?" repeated Upsher blankly.

"Vivienne? Who is Vivienne, and what's she got to do with the business?"

"She's a lady." affirmed Powell fiercely. And then he added with dignity, "She's the lady I hoped to marry."

"You hoped to marry?" said Upsher, apparently incapable of doing more than repeat his partner's words.

"Yes, that's why I wanted to buy Gray

Forks."
"That's why you wanted to buy Gray

"That's why you are for her and me."
"Yes, I wanted a home for her and me."
"A home—her and you?"
"Yes, you idiot!"
"Idiot? I?" exclaimed Upsher, exasperated. "It seems to me you're the

Ugh!" said Powell, and relapsed into silent, silent, sad meditation. After what he con-sidered a sufficient interval of silence Upsher ventured to break in on his part-

or's thoughts.

"If you've recovered yourself enough to be coherent," he said, "you might explain what all this rumpus is about. If I knew what you were driving at perhaps I could help."

what you were driving at perhaps 1 cound help."

Patiently, then, with a deal of hesitation and stammering and even a blush or two, Mr. Powell related to Mr. Upsher the one romance of his life. Both men were embarrassed—uneasy—the one to tell and the other to listen. They feft vaguely the incongruity of it. It was as if Mr. Powell had laid a rose on Mr. Upsher's desk.

"I see—I see, Amos," said Upsher when his partner had concluded. "You told her to tell this young Gray not to bank on the oil stuff—to stick to his mules."

Powell nodded miserably.

"I swore there was no oil there. Now they'll both think I was trying to put something over on him."

they'll both think I was trying to put something over on him."

"Yes," said Upsher—"yes, naturally.
They'll think you wanted to discourage him so's you could buy the land cheap."

"And that I made use of Vivienne to do it," added Powell.

"U'm!" said Upsher.
"What am I going to do?"

"U'm!" said Upsher.

"U'm!" said Upsher.

"What am I going to do?"

"Well," began Upsher slowly, "in the first place, it's no crime as far as I can see to offer a man a hundred dollars an acre for a lot of land that he never dreamed would be worth more than ten. No crime there, is there? Think it over! Keep calm! I wouldn't be insulted just because someone made me that offer, would you?"

"No, but that isn't the point."

"All right," continued Mr. Upsher patiently. "All right, that's not the point. The point then is that you said once you didn't think there was any oil there, and later you—or rather I, your partner—changed your mind and decided that there possibly was. Well, is there any crime in that? Great heavens, Amos, if changing your mind about an oil prospect's the most criminal thing you've ever done you're a

that? Great heavens, Ames, it changes, your mind about an oil prospect's the most criminal thing you've ever done you're a long way from the penitentiary!"

Mr. Powell winced. He recalled various deals not quite so spotless through which he had been able to amass his two millions.

"It's not exactly what I did," he groaned. "It's the way it's going to look—to Vivienne, I mean. That's what—what upsets me."

"So I see," agreed Upsher. "Well, there's only one thing to do then: Run and tell her all about it just as fast as you can. She can tell Gray, but you can bet your bottom dollar that Gray knows damn well by now just what his land's worth; and what's more, he seems to be holding out for a little more than it's worth. He's no lamb bleating to be sheared, that looy. and what's more, he seems to be holding out for a little more than it's worth. He's no lamb bleating to be sheared, that boy. He's a wise lad, I tell you. All you have to do is to square yourself with the girl. You don't need to stay awake nights planning how you can square yourself with him, because you haven't hurt his feelings a little bit. So you run around and see the girl." girl.

Mr. Powell, deeming the advice good, ran around to see the girl. He was nervous, he dreaded the interview, he feared he had ne draued the interview, he leared he had definitely ruined his own cause and had at the same time doubtless strengthened that of his rival. Believing firmly that he was seeing his beloved for the last time, he stood before her, hat in hand, white in the face and perspiring freely.

"Vivienne!" he stammered. "Vivienne!"

iennet"
"Why, Amos!" she said, and gave him
her hand. "How dear of you to drop in on
us!" And then, noticing his agitation, she
inquired if anything was the matter. It

was apparent, of course, that a great deal was the matter. "I must speak to you alone," he mum-bled with a despairing glance at Aunt

That lady, vastly inquisitive but trained and accustomed not to betray it, affirmed immediately that she had sewing to do in

(Continued on Page 28)

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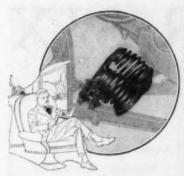
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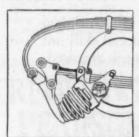
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(Continued from Page 26)

her bedroom. On occasions such as this she always had sewing to do in her bedroom—sewing, or letters to write. The perfect gentlewoman!

"Now sit down, Amos," said Vivienne gently, "and tell me all about it."

He sat down—heavily and sighing. He noted that his hands were shaking a little, a fact that he had time to be astonished at. His hands had never shaken before. He had considered himself a man of steel. Marvelous, indeed, is the power of woman, and marvelous the agitation she can put into the heart of the most hardened man! There should be some sort of legislation against it. Perhaps the Anti-Saloon League—

"It's a confession, Vivienne," said Powell. "I'm afraid you're going to think very bad of me. But it was just a mistake—that's all, really—just a mistake. Anyone might have done it."

"Please, Amos," she begged, "don't get excited. Tell me all about it, and if it was just some mistake I'm not the kind to hold it against you. You surely know me well enough for that, Amos, dear friend."

That last was a happy touch. She had been calling him dear friend ever since she had refused to marry, him. She liked the sound of it. It seemed dignified, and yet affectionate. It kept him at her side, and yet kept him in his place.

"It's about that ranch of Gray's," he said more calmly. "You remember, I'said there was no oil on it—told you to tell Gray there wasn't. Well, I think—or rather Upsher now thinks—that there is, and he's offered Gray a hundred dollars an acre for it. I didn't know anything about it until to-day—haven't been near the office. And I give you my word that when I tried to buy the ranch for my home I had no idea there was oil there. Well, I'm sorry—I'm horribly sorry. It was really all Upsher's doing. I mean, he knew about the oil long before he told me."

Powell stopped and waited in silence for the verdict. Her first remark surprised him.

"But," said she, "I don't quite see. I'm so stupid. Just what harm has been done?"

him.
"But," said she, "I don't quite see. I'm
so stupid. Just what harm has been done?"
"Why," explained Powell, "no harm,
really, only I thought—well, it makes me
look as if I was trying to put over a low
deal. That is, Gray will probably think so,
at any rate. And he might think I'd been
using you us—well, as a sort of go-between

nt any rate. And he might think I'd been using you as—well, as a sort of go-between to help me."

She shook her head in perplexity.
"I still don't see. Mr. Upsher's just offered Jason a hundred dollars an acre, you say. Well, isn't that a good price, even for oil land?"
"Oh-

oil land?"

"Oh, yes, a very fair price."

"Well, then, where's the harm? Jason can take it or not, just as he pleases, I suppose. And as long as he didn't accept your lower offers—why, it seems to me he's better off than he ever was. Why not?"

Powell gave a great sigh of relief. Behold, his troubles were vanishing into thin air, his worries were proving to be imaginary!

air, his worries were proving to be imaginary!

"You're a brick, Vivienne!" he exclaimed. "You take it in the sensible way—the way a man would. You're a wonderful, wonderful woman!"

"But I don't see any other way to take it," she protested. "If Jason sells out he'll be a rich man. I think that he—and I too—sucht really to be very grateful to

he'll be a rich man. I think that he—and I, too—ought really to be very grateful to you, Amos, dear friend."

At that moment Powell would have liked to go down on his knees and kiss the hem of her garment—a far from opaque negligee that rendered her, like the violet, half hidden from the eye. Instead he took one of her slim hands in his two big manicured white ones and pressed it ecstatically.

"You wonderful woman!" he repeated

huskily.

She smiled on him kindly, withdrew her hand after an adequate interval, and straightened her rings.

"I'll write to Jason and explain everything," said she. "Why, just think of it, he's a rich man! It's just like a fairy tale, isn't it, Amos?"

"Er—er—ves" he agreed—"just"

"Er er—yes," he agreed—"just."

"And you're the fairy godmother that waves the wand and turns the pumpkins into—into—into whatever they were."

Powell was a little uneasy at this comparison. He could not visualize himself, and still less could he visualize Upsher, in the rôle of beneficent fairy godmother. Still, he would not disagree. If Vivienne

chose to see him in that rôle, why, bless her—well, why not? One reason women were so worthy of being adored was because they did not see things exactly the way men they did not see things exactly the way men did. Women cast a glamour over life—and over men. He who had come to her in pain and perplexity left her triumphantly. "Now I want to see you again right away soon," she had said. "I want to hear all about everything, dear friend." And Mr. Powell was more than ever convinced that she was the one woman in the world for him. If only some day she would call him dear husband!

"MULES and the girl," Abe Woolf kept repeating to himself—"mules and the girl." The phrase rang in his brain like

a snatch from a popular tune. And his brain was perforce active, for Abe did not wish to be discharged from the firm of Powell, Upsher & Co. No, indeed! Some-thing must be done. Obviously something must be done to get that ranch. But

Powell, Upsher & Co. No, Indeed: Something must be done. Obviously something must be done to get that ranch. But what?

"Mules and the girl—mules and the girl! If it wasn't for them, young Gray would sell out."

Abe had not reported his failure to New York, for thus far he did not dare acknowledge that he had failed. In his little room in the village boarding house he sat up far into the night, meditating. The situation as he saw it when reduced to its simplest terms was this: To obtain Gray Forks at any reasonable price either the mules must be eliminated or the girl.

For perhaps an hour he pondered the feasibility of eliminating Mary—kidnaping her—drowning her—throwing vitriol in her face—shooting her behind the ear. Abe could think of no other methods, and reluctantly he discarded all these. No, if it came to the worst, he preferred being discharged to being hanged.

But the elimination of the mules! There was a proposition that merited more consideration. In the first place, the risks attached to it should he be caught were greatly less, for one can destroy another man's mule, and in all probability incur no greater penalty than a fine. The law, hoe reflected, placed a lower value evidently on mules than on girls. Still, to destroy one mule would not be enough; he must destroy enough mules to dampen completely Jason Gray's ardor.

And then there came to Abe inspiration; but it was so simple that his modesty almost forbade him to call it by that high-sounding name. Mammoth like and the brood mares! Do away with them, and not only the present but also the prospective assets of the mule farm were gone. And, as Abe well knew, all these really valuable animals, just because they were valuable, were nightly brought in from the paddocks to the barn. Every night the good eggs were put in one basket.

"It's a cinch!" said Abe softly and happily. "It's a cinch!" said Abe softly and h

Ike, but it would take more than Ben to put out a fire, once it was successfully started; and it would take more water than the ranch could boast, even if all the spigots on the place were turned on at once. Everything on the property was dry as tinder—a fortunate circumstance, but by no means an unusual one.

Abe finally settled on two o'clock at night. At that hour the moon would have set, and the most alert of watchers would certainly be sound asleep. Abe could scarcely restrain his impatience, so confident was he of a triumphant success. But he slept the calm sleep of the conscience-less unjust.

less unjust. On the next afternoon he set out on foot for Gray Forks—on foot, that he might not attract undue attention. Indeed, he carried caution so far that he dodged off the ried caution so far that he dodged off the road whenever he saw anyone approaching. This delayed his progress, but at the same time it gave him the not unpleasant sensation of being an arch plotter—a most guileful, wary devil.

He reached the ranch about sunset—an excellent hour, to be sure, but in reality much too early for a plotter who had nothing whatever to do until two o'clock

in the morning—nothing to do but hide and wait. So he hid and waited.

He hid and he waited in a thicket—a

thicket most unfortunately prickly—about two hundred yards from the ranch house. And while he hid and waited he saw the red glow of the sky fade above the hills to the grow or the say lade above the hims to the westward; he saw a single star step into the blue-black east; he saw the smoke from the ranch-house chimney change from dull gray to silver; he saw warm lights make saffron rectangles of windows; and pres-ently, raising his head, he saw that above him there was now a multitude of stars and it was night.

it was night.

None of these things, it is to be feared, affected Abe emotionally. The beauty of earth and of the heavens above the earth left him spiritually cold. What stirred him more was the fact that the sharp briers in the thicket left him proving the property. more was the fact that the snarp briefs in the thicket left him physically uncom-fortable. Alas, the sad materialist! Grant-ing he had had adequate instruction, Abe would have fiddled while Rome burned; or, more likely, he would have been busy trying to take out an insurance policy on his palece.

his palace.

At ten o'clock he ventured to stand up, stretch his limbs and take a cautious little walk back and forth behind the thicket.

At eleven o'clock he considered it safe to light a cigarette. He had plenty of matches, you may be sure—matches and a quart of kerosene.

At midnight he took a long swallow of some very inferior rye which he had brought with him in his hip pocket.

At one o'clock he took another swallow, and said to himself: "What's the use of waiting any longer? Everyone's gone to bed."

bed."

He was right; everyone had gone to bed.

There were no lights either in the ranch
house or in the barn. There was not a
sound except the whisper of the breeze to

the grass.

He came out cautiously into the star-light. He looked about him, and then picked his way toward the paddock adjoining the barn. There was straw in the paddock, and he needed straw. He gathered a large armful.

ing the barn. There was straw in the paddock, and he needed straw. He gathered a
large armful.

Now, there were two doors to the barn,
one at each end—heavy, unwieldy doors
that slid on rollers. Very often, as Abe
had learned from experience, these rollers
jammed or slipped off their tracks, especially when one endeavored to operate
them in haste, and on such occasions it
required many minutes and many men to
restore them to working order. Abe figured
that Ben or whoever slept in the barn
would, when he should become aware that
the building was on fire, be in great haste.
This was a quite natural inference. Accordingly, then, granting the haste, Abe
could presuppose that the doors would
jam. And presupposing the jam, Abe
piled an armful of straw in front of each
door. It was all very simple.

When he had collected two piles of straw
as high as his head he sprinkled half of
his quart of kerosene over each of them.
Then he lighted the bonfires. Then he
sought safety in flight, and once more conrecaled himself in the thicket.

Then he lighted the bonfires. Then he sought safety in flight, and once more concealed himself in the thicket.

There was a crackle and a roar and a blinding yellow spurt of flame at each end of the barn. Instantly everything stood out as clearly as if it were daylight, except that there were twin suns, and instead of being in the aky, they were on the ground. As in the sky they were on the ground. As Abe ran, hurtling shadows leaped out after him, and his own shadow sprang ahead, uncannily long and emaciated, with limbs

uncannily long and emaciated, with limbs like those of some frantic, frightened spider.

From the thicket Abe could see that his handiwork was progressing as well as he could have wished. The flames were eagerly attacking the wooden frame of the barn, and as they advanced their color merged from yellow into orange, and glowing cinders swam into the sky like giant roving stars.

ing cinders swam into the say like glain roving stars.

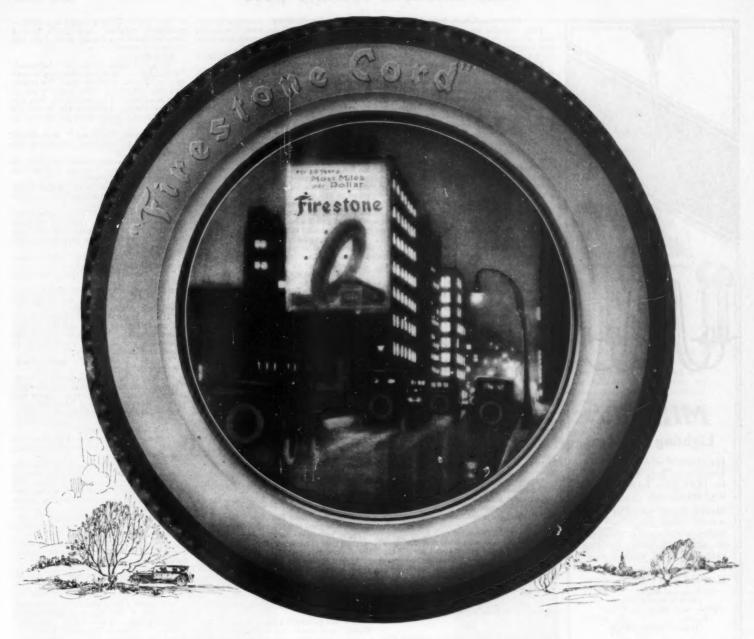
Almost immediately lights sprang up in the ronch house and in the annex. Dark figures were seen running about. There was shouting, but even the shouting was almost drowned in the roar of the fire.

Yes, everything, reflected Abe, was going marrily.

merrily.

Someone ran to the barn with an ax. He swung it twice at the door and fell back, his arms shielding his face, his clothes on fire. Then a black something or other leaped from the window of the hayloft and lay writhing on the ground, where it fell. That, reflected Abe, would be Ben.

(Continued on Page 30)



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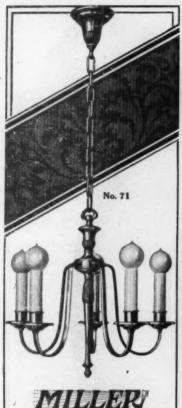
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(Continued from Page 28)

They brought up a futile garden hose and played it on the conflagration. It was hopeless. A Niagara would scarcely have stopped it now.

They formed a line and passed buckets, and Abe saw Mary Tripler working with the men in the line. It was hopeless. Everything they tried was hopeless. That, Abe reflected, was because he had planned it so well.

it so well.

And then when they saw that it was hopeless they desisted from further effort and stood about, huddled together in miserable little groups—silent, watching. Jason put his arm around Mary's shoulder.

Jason put his arm around Mary's shoulder.

"That's the end," he said. "There's nothing more to be done. It makes a nice bonfire, doesn't it—our hopes and our ambitions?"

"Poor Mammoth Ike!" said Mary.
"Poor, dear Mammoth Ike!"

Just then the roof fell in with a crash, and the sparks shot up into the sky like some monstrous geyser of fire.

some monstrous geyser of fire.

"The funeral pyre!" said Mary.
He reached out and took her hand.
"My dear," he said, "it's everything you own, isn't it?"

he nodded.
'I don't mind," she said—"I don't mind about that.

about that."

"I know—I know! But I do! And I'll make it up to you somehow if it takes the rest of my life to do it."

"Yes; but it makes no difference. I'm only thinking of how it wipes away everything that we had planned, all the work we were going to do—together."

She brushed an impatient hand across

"I'm crying," she explained, "but it doesn't matter. Don't pay any attention."
"Mary"—he began.
"Yes?"
"Yes?"

"Need it wipe out everything—all our work together?"
She looked up at him suddenly. The firelight cast wavering shadows on her face, and her eyes were bright with a light brighter than that of the fire. He thought

"Mary," he said, "will you marry me?"
She looked at him searchingly,
"Are you sure," she said slowly—"are
you sure you mean it?"
He raised his right arm vehemently to

heaven.
"I swear!" he cried.
"Don't!" she urged him, and she drew
his arm down and put it about her. "My
dearest," she said, "I'd rather be your
wife than anything else in the world."
At that they embraced each other pub-

"Well," reflected Abe in the thicket,
"I've eliminated his mules all right, but
damned if he hasn't got the girl!"

AT BREAKFAST the next morning the cheerful insouciance of Mary and Jason stood out in sharp contrast to Mr. Tripler's profound depression. He could not know, for he had not yet been told, that the loss of Mammoth Ike, some brood mares and a barn was as nothing to them in comparison with the fact that they were to be married. They were very much to be married. They were very much in love, and of that age at which one is in-clined to view marriage as a shining goal. They believed that, as in fairy tales, people They believed that, as in fairly cares, pro-that married were certain to live happily ever after; which, after all, is the only state of mind conducive to matrimony. So thay consumed a great quantity of ham

state of mind conducive to matrimony. So they consumed a great quantity of ham and eggs, while Tripler sadly nibbled at his toast and gulped down a cup of coffee.

"My belief," said Tripler gloomily, "is that it's a case of arson. The fire was plainly started from the outside. What do ou propose to do about it, Mr. Gray?"

"1?" said Jason, attacking a waffle. "What do I propose to do? I don't know. I hadn't thought. But there's one thing at least I can always do—I can always sell the land to those oil sharks."

"Oh, I see," said Tripler. "That's what makes you seem so cheerful. I was wondering,"
Jason laughed.

dering."
Jason laughed.
"You're wrong, Mr. Tripler. That's not at all why I'm so cheerful. I have a much better reason than that."
"Humph!" said Mr. Tripler.
"Humph!" sechoed Mary with a wink at Jason. "What's your reason?"
"I'm going to get married," announced Jason gravely.

Mr. Tripler registered indubitable sur-prise. Then controlling himself with an obvious effort he applied himself once more

obvious effort he applied himself once more to his toast.

"Who," he inquired at length, "may I ask, is the lucky girl?"

"Why," answered Jason, "I'm going to marry Mary, of course!"

Tripler pushed back his chair and dropped his napkin on the floor. He stared from one to the other of the blissful betrethed.

betrothed.
"All right," he said with resignation,

"All right," he said with resignation, "have it your own way."

He got up and shook Jason by the hand, and crossing over to Mary brushed her cheek with his big, sandy mustache. Then, his duty done, he returned to his chair and said: "Well, one at least is born every minute—sometimes two. What are you going to live on?"

"Love," answered Jason—"love and six hundred thousand dollars."

"That's so," admitted Tripler. "I forgot about the oil men."

And even as he said this, Mr. Abraham Woolf asked if he might enter to have a few words with Mr. Gray.

words with Mr. Gray.

Jason grinned at Tripler.

Jason grinned at Tripler.

"There comes my six hundred thousand dollars," he said. "Come in, Mr. Woolf."
Abe came in, a little uneasy, since he was not sure of the cordiality of his reception. He thought it just possible that he might be under suspicion.
"An awful bad business, Mr. Gray," he said. "I'm terribly sorry for you all—an awful bad business. I hope nobody was hurt."

awful bad business. I nope noody when hurt."

"Ben broke a leg and two ribs jumping from the loft," said Jason. "We had Doc Brander come out from town at sunrise and fix him up. He's all right, I guess."

"That's good," said Abe. "Glad to hear it. The livestock, I suppose—they were all lost?"

"Oh. ves. indeed—all the valuable ones."

all lost?"
"Oh, yes, indeed—all the valuable ones."
Abe shot him an inquiring glance. The cheerfulness of Jason's tone puzzled him until he remembered that he had eliminated the mules but not the girl.
"Well, that's a great loss, Mr. Gray. Means you'll have to start all over again at the beginning, I suppose."
"I suppose so."

"I suppose so."
"That expensive jack lost too—Mammoth Ike?"

"That expensive jack lost too—Mammoth Ike?"

"Total loss," said Jason.

"He'll be hard to replace," ventured Abe.
Jason shrugged his shoulders and remarked that there were others in the country as good as he.

"Then you're really going to start in again raising mules?"

"Why not?"

"I was just wondering, that's all.
Thought perhaps you might consider an offer for the property after last night's accident."

"I'm not so sure it was an accident, Mr. Woolf," said Jason slowly and distinctly.

"Oh," said Abe, and shifted a little in his chair. "You mean to say you think someone on the place started the fire on purpose?"

purpose?"
"Well, he must have been on the place

"Well, he must have been on the place when he started it, whoever he was. And I think it's very likely he's on the place now, Mr. Woolf."
"Oh!" said Abe. Then deeming it wise to change the subject, he said, "Well, Mr. Gray, I want to make you an offer for your ranch anyhow. How would eighty dollars an acre strike you?"

Gray, I want to make you an oner for your ranch anyhow. How would eighty dollars an acre strike you?"

"Too low," said Jason.
"It wouldn't be a strike," Mary explained. "It would be a ball."

"Ha-ha!" laughed Woolf. "You're a fan, I see, Miss Tripler."

"Ha-ha!" said Mary. "I'll say I am!"

"Well, Mr. Gray, eighty's a good price. Better think it over. You've got a long uphill fight ahead of you, you know, if you expect to start in on your mules."

"Listen to me, Mr. Woolf," urged Gray. "Suppose I make you a proposition. Yours don't seem to get very far."

"Go right ahead, Mr. Gray."

"Well, it's this: You tell me who you represent—as an evidence of good faith—and you offer me a hundred dollars an acre, and I'll promise to consider the offer and I'll promise to consider the offer—
consider it, mind you. I don't promise to
accept it. But I promise to let you know
my answer by to-morrow. How's that?"
There was a brief silence while Abe

meditated.
"It's a go, Mr. Gray," he said finally.
"It's a go. I'll offer you one hundred an acre, and I represent Powell, Upsher & Co.,

of New York. They're sound as a drum—absolutely reliable. And you'll have a certified check as a deposit to bind the sale inside of a week."

inside of a week."
Jason nodded.
"Powell, Upsher & Co., eh?" he mused.
"I thought so. In my opinion they're both crooks—Powell, anyhow—and I've reason to know. However, their money's just as good as anyone's if it comes in the form of a certified check. All right, Mr. Woolf, I'll think it over. You'll have my answer tomorrow."

"Thank you, Mr. Gray." And Woolf, for once highly satisfied, concluded the

Interview.

Mr. Tripler accompanied him back to the village, saying that he had an important telegram to send.

"Can't you wait a little?" asked Gray.
"I wanted to discuss this business with you."

"I'd rather get it off now, if you don't mind," said Tripler. "But I'll be back directly, and we can hash the whole thing out then. Plenty of time between now and

to-morrow."
"All right," said Jason-"only it must

to-morrow."

"All right," said Jason—"only it must be a very important telegram."

"It is," said Tripler seriously, and went out to get the flivver.

When he returned in a little more than an hour they sat down, he, Mary and Jason, to a serious discussion.

"It's a fair price," said Tripler. "I only ask one thing, Mr. Gray, and that is that unless something better turns up in the meanwhile you withhold your answer to Woolf until late to-morrow."

"Sounds mysterious," said Jason. "What's up?"

"I don't know," admitted Tripler. "Maybe nothing, and again maybe something. It won't do any harm to wait, and perhaps you won't even have to wait. You're a rich man in any case."

"That's the joke of it," laughed Jason. "Won't father be furious?"

They were at dinner when they heard the toot of a motor horn followed by a vicious back fire.

Tripler got un quickly and made for the

back fire

back fire.

Tripler got up quickly and made for the door. They heard him talking to someone outside—talking very cordially. Then they heard him say "Wait! There's an answer," and he reappeared with a yellow envelope in his hand.

"Telegram for Mr. Jason Gray," he announced, and there was a note of triumph and of excitement in his voice.

Jason tore off the end of the envelope and read the message, at first to himself, and then, dazedly, aloud:

"Offer you ten dollars more per acre for ranch than any bid you have at present. Reply CALEB GRAY.

Mary gave a little scream of excitement;

Mary gave a little scream of excitement; Tripler's face was beaming unwontedly; Jason sat limp and speechless in his chair. "Well?" queried Tripler. "That's not a bad offer either, is it?" "It beats me!" gasped Jason. "It beats me! Someone's getting my goat." "Are you going to accept?" urged Trip-ler. "The fellow outside's waiting for an answer."

answer."
"All right," said Jason, "he'll get it."
He went over to the desk, took paper and
pencil and wrote:

"Accepted. It will cost you one hundred ten an acre and it's cheap at the price. JASON GRAY."

"There!" he said. "Now I'm going to have a stiff drink."

WHEN Vivienne read Jason's letter breaking—or rather requesting to be allowed to break—their engagement, she emitted a shrill scream and collapsed on the sofa. This was according to the best rules of procedure. Aunt Mabel hurried to fetch the brandy; and this, too, was according to the best rules of procedure. Under the warming influence of the brandy Vivienne sat up, patted her hair and marshaled her thoughts. In their correspondence she and Jason had been at odds for some time, and she was perhaps not surprised to discover that at heart she experienced a feeling of relief that she was

experienced a feeling of relief that she was experienced a reeling of refler that she was free. But there was one thing that vexed her—she had not been the liberator. If only it had been she who had written Jason to inform him that she felt that their love was dead, or at least badly wounded! With what sweet confidence, then, could

(Continued on Page 32)



Don't tear off the old wooden shingles

Lay Asbestos Shingles right over them

DON'T even bother to patch the old roof. You'll save a lot more money and worry in the end if you lay Johns-Manville Asbestos Shingles over the old shingles right now.

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Let the old roof alone. It's an entirely satisfactory deck for your new Johns-Manville
Asbestos Shingles. The workmen actually
save time and labor because there's no
tearing up to be done. But aside from the economy of this method of re-roofing, think what you'll have when the job is complete -not just another roof-but an everlasting, beautiful, fire-safe housetop of Johns-Man-ville Asbestos, and under it a permanent insulating blanket afforded by the old pro-tected shingles.

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And you need never re-roof again because Johns-Manville Asbestos Shingles are permanent—asbestos rock fibre and Portland cement united under a tremendous pressure.

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Tearing off the old shingles was always

a nuisance and even a destruction—broken shrubbery, littered lawns, and a great clutter of splinters and dirt in and around the house.

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Old roofs are often a constant fire menace. At any moment they may betray the homes they are supposed to protect. Covered with Johns-Manville Asbestos Shingles they are permanently fire-safed. The Underwriters' Laboratories, Inc., who grade the fire-safety of building materials, give these shingles the highest rating.

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addition to these Authorized in addition to these Authorized Distributors there are thousands of representative garages and dealers displaying the sign of a Registered Dealer. In villages and towns everywhere will be found Regis-tered Dealers who furnish the gen-uine parts necessary to make minor repairs.



To Motorists — Write for the Service Directory, which lists Authorized Distributors.

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(Continued from Page 30)
she have gone to Amos Powell and assured him that she had been unable to resist him; that she was his; that his love had made all other loves seem pale. And how pleased Amos would have been!
Aunt Mabel, in whom she confided, of course, came forward with a useful suggestion. Aunt Mabel was more precious than rubies in crises like this.

"Well, dearie," she said, "all you have to do is to burn that letter and send young Gray a telegram breaking your engage-

"Well, dearie." she said, "all you have to do is to burn that letter and send young Gray a telegram breaking your engagement. Who knows you ever got that letter? Letters these days come late or never. Then you just tell Amos Powell you found you cared more for him than for young Gray. Gracious, dearie, how you do make trouble about nothing!"

Vivienne was so pleased with this simple solution that she kissed Aunt Mabel heartily and gave her a fur neckpiece—slightly worn. Then she dispatched the telegram to Jason and summoned to her Amos Powell. Then she made herself as seductive as could be to receive him.

Amos came on the wings of love. His step was eager, his voice was eager, his handclasp was eager, and his look into her eyes was filled with a dictionary of words unsaid. Before he left her he had released at least a large minority of them.

Aunt Mabel, after what she deemed a decent interval, could restrain her curiosity no longer, and entering the living room unannounced found them holding each other firmly.

"Heavens!" she exclaimed with simu-

"Heavens!" she exclaimed with simulated surprise. "Heavens! I had no idea! I beg your pardon!"
"Come right in," called Amos joyously.
"Come right in, Aunt Mabel. It's all right."

right."
"Well," she said, "it certainly seems so

"Well," she said, "it certainly seems so."
"I'm the luckiest man in the world,"
Amos continued with marked originality;
but the broad smile on his ruddy round
face was testimony to his sincerity.
Aunt Mabel clasped her hands in joy.
"Oh!" she said, and again: "Oh, I suah
am glad! We-all are suah glad to have
you in the family, Mistah Powell!" The
soft Southern accent was on duty once
more.

more.
"Thank you, Aunt Mabel," said Amos with deep feeling. Then abruptly he slapped his thigh, and turning to Vivienne, said: "I almost forgot. Excusable of me to forget, though, you must admit, at a time like this. I've got news for you, Vivienne. I don't know whether it's good

news or bad. But anyhow, it's this: Gray has refused our offer of a hundred an acre for his ranch."

"He refused it!" echoed Vivienne.

"He's an idiot! I always knew it," said Aunt Mabel emphatically.

"Yes, he refused it. Upsher's furious. Ha-ha! Perfectly furious! He discharged our man Woolf, who was conducting the negotiations. Of course, I didn't know whether to be glad or sorry until I saw you. It all depends on how you feel. How do you feel about it?"

Vivienne drew herself up in great dignity.

"Amos," she said with a gesture worthy of Marie Antoinette brushing aside the canaille—"Amos, after the way he has treated me, you must realize that anything Jason Gray chooses to do now or hereafter is a matter of absolutely no importance to me. I have swept him from my life."

"Good riddance to bad rubbish," murmured Aunt Mabel.

XVIII

TWO weeks later Mr. Tripler, Mary and Jason arrived in New York to consummate the deal with Caleb Gray. Old Caleb had given his son an appointment for three o'clock in the afternoon. He had telegraphed Tripler privately to come to him at ten in the morning.

"Glad to see you, Tripler," said Caleb. "Sit down."

Tripler obeyed.

Caleb put aside a letter he had been reading, tilted back his chair and regarded his agent in silence for a cpace. Gradually a hint of a smile deepened the corners of his severe, narrow-lipped mouth.

"Well, Tripler," he said, "haven't you anything to report?"

"There are several things, sir," replied Tripler with perfect gravity—"several things of more or less importance. Perhaps the most important is that we have sold Gray Forks to Caleb Gray for a hundred and ten dollars an acre. Roughly speaking, that will bring us in something oversix hun-

and ten dollars an acre. Roughly speaking, that will bring us in something over six hun-dred thousand dollars."

"Is it worth it?" demanded Caleb.

"Is it worth it?" demanded Caleb.
"That, sir, is a question that no one can
answer with certainty until the wells have
been drilled. Powell, Upsher & Co., however, offered as much as a hundred an
""".""

acre."
Caleb smiled outright.
"Pikers!" he remarked. "Gray Forks is a mighty fine proposition. I happen to be in with the Carruthers crowd that are developing the adjoining property, and I

know. I'm no sentimental fool, Tripler. I wasn't just giving my son money. Well, what else? Tell me something I don't know."

I wasn't just giving my son money. Well, what else? Tell me something I don't know."

"Oh," said Tripler, "nothing much of importance. It seems young Jason Gray is going to marry a girl called Mary Tripler—that's about all."

Then old Caleb, for perhaps the first time in months, laughed aloud; and he got up and slapped Tripler on the back.

"Well, well!" he said. "Well, well! We're not such idiots after all, are we, Tripler? Proximity—that's what does it! Proximity—I told you so! Fine, Tripler—that's fine! Best piece of business I ever put over in my life! I'm not a drinking man, Tripler, but by Gad——"

He drew a bunch of keys from his pocket and unlocked a drawer of the desk. Then tenderly he produced a curiously shaped bottle—a bottle such as Tripler had not seen for almost two years. Its cross section was not round, but triangular, with concave sides.

Caleb set two glasses on the desk and

sides.

cave sides.

Caleb set two glasses on the desk and poured into them a topaz-colored liquid. It came out through a narrow cap on the head of the bottle with an irregular, gurgling sound. Tripler moved uneasily in his chair and licked his lips.

"Be patient, you Scotchman!" adjured Caleb. "Water?"

"In that?" cried Tripler. "Heresy!"

Caleb handed Tripler on of the dree of the control of the con

Caleb. "Water?"
"In that?" cried Tripler. "Heresy!"
Caleb handed Tripler one of the glasses.
"Now," he said solemnly, "we will drink
to the health of the bride and groom."
"We will!" said Tripler.
They touched glasses and drank.
"Now," said Caleb, "we break the

They sent them crashing into the stone

fireplace.

"Ah!" sighed Tripler, passing his hand across his bushy mustache. "Ah!"

For a space they were silent, except for an occasional long sigh from the Scotch-

an occasional long sign from the Scotchman.

"Well," said Caleb at length, "I think we may call this a red-letter day."

Tripler did not answer. His eyes were on the strangely shaped bottle.

"We're both pretty well pleased, I guess," said Caleb. "I don't think we made any mistake, eh?"

"We made one, sir," replied Tripler.

"We made one? How? What do you mean?"

mean?"
"I think," said Tripler slowly, with his eyes ever on the bottle—"I think, sir, that it was a mistake to break the glasses."

THE POETS' CORNER

A Child Singing

YOUR voice goes forth like a bird, Like a little white bird it flies. I listen—and what have I heard When the music dies?

Only the meaning plain? Only the ear-tuned note? Only the bird, again Singing by rote?

Your voice has a finer art; It goes to a kigher goal. I hear, to the air of your heart, The verse of your soul! —Reginald Wright Kauffman.

THE hollyhocks are standing
In line on gleaming line,
Like soldiers at attention—
See how their helmets skine!
In royal, bright battalions
I watch them, row on row.
Where will this glorious army be
When autumn winds first blow?

Ah! Scattered through my garden Their wounded forms will lie, In tattered, hushed confusion Beneath a windy sky. And I shall praise their courage, Who faced the autumn storms Elate, and proud, imperial, In gorgeous uniforms.

They go down to disaster, As men must face the years. The thunder of the summer Shakes all their upraised spears. Undaunted at their danger They live, and die, and wait For June's authentic footfall Returning to my gate.

O brave and wondrous legions
That guard the outer edge
Of this small world, my garden,
Beside the prim green hedge,
I love your stalwart spirit
That cannot be denied.
You are the country's glory,
You are the country's pride!
—Charles Hanson Towne.

The Lonesome Land

CLOUDY in de day and de cloud by night;
Big furnace beller and de sparks
a-rollin' bright;
Work, nigger, work, when de boss stroll by,
Sour as a crab with de lightnin' in his

eye.
Sweat and tug while de big cranes jerk,
And de ole engine mutter: "Work, nigger,
work!"
Not much time to 'member how it feels
With sun all soakin' in a nigger's hide and

heels; Souf win' callin', fishin' pole in hand, Layin' on de levee in Lonesome Land.

Layin' on de levee while de ole river creeps, Hidin' of de bank whyar de alligator sleeps; Red hawk wingin', buzzard sailin' by, Li'l' while streamers crawlin' up de sky; Cabin in de clearin', trail a-runnin' back, Guineas on de back fence hollerin' "pot-rack!"

Unc' Eph a-dozin', banjo in his hand, Spring up and comin' in de Lonesome Land.

Let de furnace beller and de engines beat and hum, While de ole crane's jerkin' and poundin'

like a drum; Never ketch dis nigger when his feet is

Never ketch dis nigger when his feet is headed souf,
Fo' dey's money in his pocket and dey's honey in his mouf.
Fo' de dogwood's a-bustin' in de bud and through de cane
De red houn's trailin' de ole red fox again,
Malindy's at de big house and white folks

Li'l' covered basket she's fetchin' home to me; What use a nigger workin' from mornin' twel

what use a hight—
the night—
(Unless he's workin' white folks)—when he's
got de right
Of fishin' fo' de mudcat hidin' in de sand,
And layin' on de levee in de Lonesome Land?

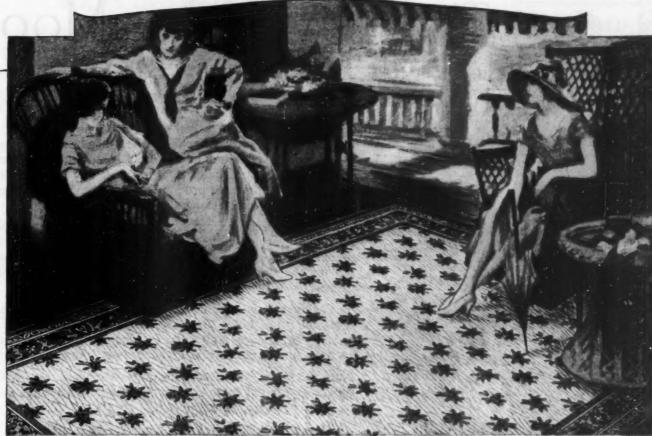
So it's good-by, boss, with de lightnin' in yo'

eye! Never strike dis darky when it find him loafin' by, Ain't gwan to fin' him! Fo' dis nigger's headed souf

heade.1 soul With money in his britches and honey in his mouf— Honey fo' Malindy in de big house at her

Honey fo' Malindy in de big house at her ease,
Bossin' other niggers and totin' of de keys!
Whyar de sunlight's drippin' yeller and de rain is sof' as silk,
And de dogwood blooms a-droppin' on de bayou, white as milk;
And de mawkin' bird a-sassin' and a nigger's forehead fanned
By dem April breezes blowin' on de Lonesome
Land.

—Mary Lanier Magruder.



Gold-Seal Congoleum Ars-Rug No. 376—porch pattern in summer tones of brown and green on a buff ground. In the 6 x 9 foot size the retail price is only \$9.75.

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- 6. Borg & Beck Clutch.
 7. Rayfield Carburetor.
 8. Exide Battery.
 9. Fedders Radiator Victory-Silver.
 10. Gemmer Steering Gear.





Birds in their little nests

(Continued from Page 7)

Dick peered through the branches. The foliage was not yet so thick as to conceal the fact that there really was a nest.
"But it may not be finished," he told

She gave him a look that made him feel

She gave him a look that made him leel ashamed.

"Anyway, there may be nothing in it," he said defiantly. "I'm going to see."

Before she could restrain him he made a leap and swung himself up into the branches.

"Oh, see how you are frightening them!"
Sara cried in distress.

Dick made no answer, but climbed upward while the birds scolded madly. In a moment or two he began to descend, and dropped lightly to the ground.

"One egg," he reported grimly. "One little green egg! Sara darling, don't look at me that way. You're not mad, are you?"

"Only hurt," replied Sara. "I thought you understood."

She fumbled in the chintz bag that she carried and pulled out a handkerchief with

She fumbled in the chintz bag that she carried and pulled out a handkerchief with which she dabbed her eyes.

"Sara—Sara dear," said Dick with quick penitence, "don't do that! I give in. You know, honey, I said from the first that I wouldn't want to — Please! I just thought that maybe—Sara!"

"Are you going to leave them alone?" asked Sara, taking the handkerchief from one eye.

asked Sara, taking the handkerchief from one eye.

"Of course I am," said Dick.

"And not disturb them in any way, or let anybody else disturb them?"

"I-yes. You know what that means, of course. By the time we're ready Swope will be too busy to take the contract."

"I know, dear," said Sara, "but it won't be very long. Do you think I'm foolishly sentimental, Dick?"

"Er-why, no, not a bit!"

sentimental, Dick?"

"Er—why, no, not a bit!"

"I'm just as sorry as you are. But you wouldn't, would you? You couldn't have the heart to. That's one thing I always loved in you, Dick—you're so kind."

"Just one egg," Dick murmured thoughtfully. "Enough to queer everything, and not enough."

not enough —"
"If you don't feel willing to wait," Sara

suggested with a slight note of asperity.
"I'll wait," said Dick; "but you bet you won't find me urging the birdlings to stay

won't find me urging the birdlings to stay until their little wings are stronger."

They walked back almost in silence; Dick with a sense of injury, struggling against his better self, and Sara thoughtfully sad. At the Westcott gate Dick said: "Well, I won't come in just now, Sara."

"Just as you like," said she indifferently.

"Til be around this evening—if you want me to."

"Oh. Dick!" said Sara.

want me to."

"Oh, Dick!" said Sara.
And then Dick's better nature triumphed.

"Sweetheart," he said, "you're the dearest, blessedest little angel ever, and I'm an ugly, base-minded, brutal bounder. It's all right, dearest. The birds shall stay until the cows come home and I won't say another word. Foreive me?"

the cows come home and I won't say another word. Forgive me?"
"I think you're as sweet as you can or said Sara. "Are you coming in now?"
"I've got to go and see Swope now and tell him we can't start work on the house right away—talk things over with him and see what the prospect is. I'll be over after dinner and tell you all about it."
"I'm so sorry, Dick."

"I'm so sorry, Dick."
"I know it," replied the young man.
Swope the builder was sorry too. He had rather counted on that job.

Swope the builder was sorry too. He had rather counted on that job.

"Of course, if you want to look around a while and see if you can get it done any cheaper, all right; but I tell you, Mr. Palmer, I've given you bed-rock figures on that job—to do a first-class job in every respect. I wouldn't no more'n come out even on it—to do good work. If it wasn't that business is a little slack right now, and me wanting to keep my men busy, I wouldn't touch it at the figure I gave you. You might get that price shaved a little, a hundred or so, by looking around and taking up five hundred dollars' worth of time, but you wouldn't get good work. They'd scamp on you. I've got two big jobs right now in prospect, but I figure a bird in the hand is worth two in the bush."

"You've said something, Mr. Swope!" declared Dick. "There never was anything truer than that. By the way, do you happen to know anything about birds?"

"No," replied Mr. Swope, "I can't say I do. In a general way, there are some birds around this town I'm dead onto, like

that Moseley Garage feller. Say, I took

"Well, to get back to the house," Dick interrupted, "it isn't that I'm dissatisfied with the price, but, as I say, a little matter has come up that will hold me back for a while."

has come up that will hold inc back while."
"How long?"
"I couldn't say exactly."
"If you're pinched for cash we could put a little mortgage on the house. I'd give you plenty of time. You could make your own terms."

own terms."
"It's not that at all," Dick assured him.
"I could advance you some money if you would agree to start the work and rush it through when I was ready for you. That is hat I would all you."

would agree to start the work and rush it through when I was ready for you. That is what I wanted to ask you."

Mr. Swope shook his head.
"Nossir," he said. "I couldn't drop some other work to take yours up any time you was ready. That wouldn't be right. Another thing, we've got to the peak of low prices for lumber right now. I look for it to go up—and all kinds of building material. But if you've got the money and the lot's clear and you've decided what kind of a house you want, what's to hinder me going to work on it right now? If you aren't ready to move in, the plaster will have that much more time to dry."
"Nothing doing," said Dick. "I can't explain just now, but we can't begin work yet. You say you don't know anything about birds?"

"No, Mr. Palmer, I don't know nothing thirds" "enlied Mr. Sycore rather

"No, Mr. Palmer, I don't know nothing about birds," replied Mr. Swope rather surlily. "Wottinell have birds got to do

That, however, was what Dick did not

That, however, was what Dick did not inform him.

Sara was very nice to Dick that night, and he left her almost persuaded that she was right about the thing, even if it seemed a little foolish at first. "The poor mother bird!" "Her gallant little mate!" It would certainly be a shabby trick to evict them. What a soft-hearted little darling Sara was! Something holy in the way she looked when she made that touching plea for the tiny lovers. And another thing: for the tiny lovers. And another thing: It wouldn't be very auspicious to start a home by breaking up a home, as Sara said, Might be a jinx—no telling. There was that Ancient Mariner Johnny who shot the albatross. That bird didn't do a thing to

that Ancient Mariner Johnny who shot the albatross. That bird didn't do a thing to him.

All the same—why, it knocked every fond calculation galley-west! All very well to talk about things being happy the way they are! Happy, of course, but being engaged and having your girl practically monopolized by her family, and people all the time dropping in and congratulating and asking fool questions and gushing—well, long engagements might be all right for some stodgy couples; but here Dick had been supposing it was only a question of rushing construction and having the plaster dry up during the honeymoon trip!

As for Sara—well, Sara was very, very happy. She not only had the consciousness that she was loved by the man of her choice, but she rejoiced with the knowledge that she could influence him for good, bring out his better nature, mold him, as it were, to her will. Could any girl ask for more? She knew that Dick had set his heart on their early marriage and she had not altogether reluctantly fallen in with his views. Truly it would be wonderful to be together—their own two selves! But she wasn't so awfully keen to hasten the happy day unreasonably. It was a day to dream of, just as the little house was a house to dream of, She set the water color of the front elevation upon her toilet table that night and as the little house was a house to dream of. She set the water color of the front elevation upon her toilet table that night and dreamed and dreamed about it, with wide-open eyes, for hours and hours after the rest of the family were in bed. It was significant that in the division of the plans she had taken theat the twater color and Dick had taken the specifications and blue print, and as it should be, of course.

Well, Dick had given in beautifully, bless him! He had hated to—oh, he had hated to! Not that he was cruel; he was the kindest thing that ever was. But perhaps he had been a little selfish about those dear little birds until she, Sara, had moved him to self-sacrifice. So Sara thought.

ntte ords until sne, Sara, had moved him to self-sacrifice. So Sara thought. And, in the meantime, being engaged was perfectly fascinating and adorable. The congratulations that irked Dick so sorely she loved; the gush was delectable; the fuss that bored him to extinction she found

highly agreeable. And Dick's ring looked so—so wonderful, and it was such a pleasure to relinquish her hand to a girl friend and let her turn it over and admire it, and at the dances—she had attended two since their engagement—it was such fun having the men reproach her and tell her about heir blasted lives, joking of course. She wouldn't want to blast anybody's life. She did feel a little guilty about Frank Eldridge, though. He didn't really say so much, but his expression once was absolutely tragic.

Yes, being engaged was very satisfactory for the present.

Yes, being engaged was very satisfactory for the present.

During the next day Dick discovered that the employes of the paper concern were deplorably ignorant of ornithology. He asked one after another of the fellows what they knew about birds; and not a living soul knew the first thing about them. Young Bentinck said he vacuely recent. Young Bentinck said he vaguely remembered them—hot—in conjunction with cold bottles, but he supposed the Eighteenth Amendment had abolished them both together; Johnson said he once rode in an owl taxi, but he didn't know much about their habits. The nearest approach to real information that Dick obtained was from the elevator boy, who said he had been down over Sunday to his uncle's farm in

Much bird life there?" Dick asked

"Only birds I seen was chickens.
M'uncle raises these here white leghorns,"
the young fellow answered.
"Incubators, I suppose," said Dick, feel-

"Incubators, I suppose," said Dick, feeling his way.
"No, nests, I guess. We raised them that way. I know. I didn't ask, though. I ain't interested in them kind of chickens."
"Do you remember how many eggs a hen—er—accumulates before she starts to hatch?"
"Her more in a setting? Thirteen I

"How many in a setting? Thirteen, I ess—or fourteen."

I think thirteen must be right," said

Dick. "How long do they take to hatch out the chickens?"

"I d'know," replied the youth. "Ninety days, I guess. No, that ain't right. Maybe it's nineteen. I don't know, though, Mr.

Palmer."
"I guess you don't," said Dick gloomily.
Thirteen days, if the boy was right. He had seemed sure about that. Twelve days now, supposing that the poor mother bird laid an egg a day. But she might not. He had heard that hens were irregular and capricious. It might take close to a month before the fluffy nestlings chipped their shells.

shells.

Dick got into a quite melancholy frame of mind about it, and when he went to see Sara that evening, Mr. Westcott, who was sitting on the porch, noticed the absence of his usually glad expression and mentioned it.

"Why, I'm a little disappointed about this building business," Dick replied. "You hadn't heard about it?" He explained.

"H'm!" said the old gentleman. "Sara's idea. eh?"

"H'm! saturate on given and the saturation of the birds to oust them. I agree with Sara that it can't be done. I told her so. The darn thing is they've only got one measly little egg laid. Say, how long does it take ____"gaid.

"I take ____," Say, now long does
"I don't know a thing about birds," said
Mr. Westcott. "But, Dick, what's the
matter with taking the nest out of that tree
and putting it into one of the others, egg
and all?"
"Fine!" gried Dick V. A.

Fine!" cried Dick, his face glowing with

"Fine!" cried Dick, his face glowing with joy. "The very thing! If I had thought of that before I'd have saved a whole day. Sara's in the house, isn't she?"

Mr. Westcott called to him just as he reached the front door, "Oh, Dick!"

He beckoned the young man close to him and lowered his voice:

"Sara ate an egg for breakfast this morning, soft-boiled. I saw her eat it."

They exchanged grins and Dick went into the house.

Some time elapsed before Dick broached the subject; in fact, some swift succession of delicious moments that brought the hands of the mantel clock pretty close to Dick's usual hour of departure. Sara was so gay, so charming, so lovely and loving, so altogether Sara that it seemed a pity to bring up anything that might even for an instant disturb the harmony of their discourse and their silences, but it had to come.

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"Oh, as to our feathered friends," said Dick with an attempted casual tone. "Sweetheart, I've thought of a perfectly simple and easy way of overcoming that little difficulty." He laughed rather nervously as he noted the instant change in Sara's expression. "Easy as falling off a log, darling," he went on. "We move 'em." "Move them!" Sara echoed. "Sure! No packing, no inconvenience whatever, safety in transit absolutely guaranteed, nothing disturbed. Our skilled expert simply climbs the tree with a saw, saws off the branch containing the little nest, splices the branch to a well-chosen limb of an adjoining tree without any possibility of breakage, and there you are. Everybody pleased and no harm done." He beamed at her.

Sara was not pleased. She was decidedly disappointed in Dick. She had bent him to her will only to have him spring back as soon as she removed the gentle pressure she had exerted. He had merely feigned compliance until he could think of some ingenious pretext for opposing her. He was absolutely spoiling everything with his horrid, unromantic, practical ideas.

"Please don't, Dick," she said coldly, releasing herself from his embrace.

"Well, honey?" said Dick after a moment or two.

"It thought we were not going to discuss

ment or two.

"I thought we were not going to discuss this any further. You told me that you weren't going to, and I expected you to keep your word. I'm sorry that you don't seem to consider your promise binding."

"Bu' listen, sweetheart." Dick pleaded.
"I thought—don't you think it's a good scheme?"

"I don't." replied Sorre "I think"

"But listen, sweetheart," Dick pleaded.
"I thought—don't you think it's a good scheme?"

"I don't," replied Sara. "I think it's shameful. How can those poor little things know what you are doing? Don't you understand the agony they would suffer, seeing their home torn away?"

"But they would see where it was taken to," said Dick. "I call that mighty decent treatment. Listen, dear! Suppose you and I found a nice little house empty and calmly proceeded to move in, and when the owner came around I bounced out and handed him a few wallops. Don't you think he'd be acting pretty white if he said: 'Look here, folks, I don't want to break up your home. If you don't mind I'll move this little cottage over on my adjoining lot. I'll foot the bills, and I'll be glad to have you for neighbors. Fact is we rather like our location here—if you don't mind."

"You might as well go and say that to the birds," suggested Sara sarcastically. "Dick, you saw their terror, their —"

Dick was rude enough to interrupt again. "No terror about it, and no agony," he said impatiently for Dick. "They were just a little excited. You can't make me believe they are going to suffer any agony over an egg. You probably ate an egg for your breakfast this morning. Did you think of the agony of the poor hen —"

That was just a little too much. Sara arose and surveyed him for an instant from her full queenly height of five feet nothing very much, and then walked from the room, closing the door behind her. By the time Dick got it open again she was speeding up the staircase, and disappeared just as he called her. He waited a moment and then called again—not too loudly, for he feared some of the family might be abed; but the door of the breakfast room opened and Mrs. Westcott appeared.

"Was that you calling, Dick?" she in-

and Mrs. Westcott appeared.
"Was that you calling, Dick?" she inquired.

quired.

"I was calling Sara, Mother Westcott," Dick explained. "I think—I believe she has gone to her room."

"Have you been fussing?" asked the matron with a half smile.

"Oh, no," replied Dick lamely. "I—I just spilled a few beans, that's all."

"Well, if I were you I wouldn't go down on my hands and knees to pick them up," Mrs. Westcott advised. "You don't want me to call her?"

"Oh, no," said the young man. "Thank you, but don't trouble. It's getting pretty late and I'll be getting on my way. Good night, Mother Westcott."

"Good night, Dick." Then, "I heard about the birds." She laughed. "I'll talk to Sara."

to Sara."
"I wish you wouldn't," thought Dick as he departed.

he departed.

He knew she meant well, but he was afraid to decline her good offices. He had been a fool to adopt Mr. Westcott's suggestion. If he had had any sense he would have kept his mouth shut about those darn birds. It wouldn't have been anything like

as bad as this. Now Sara thought that he was a stony-hearted Hun and, moreover, a rotter with no regard for his pledged word. And that was a bad break, ragging her about her breakfast egg, although—Well, he had spilled the beans sure enough, and things would never be the same. All the king's horses—that was an egg too. Of course! What else would it be! And didn't people always talk about hatching mischief? Sure!

He had a sleepless night, for another suspicion was forming in his mind. Putting it baldly, was Sara stalling? Could it be that it was not so much compassion for the birds as a desire to postpone the wedding indefinitely? Did she feel, perhaps, a misgiving that she had mistaken a mere liking for the real thing? There was evidence to the contrary, and yet some of those other fellows might —

Yes, he had a bad night of it, and it may be imagined that the day following was not free from care. Twining, his boss, had spoken about the honeymoon vacation that Dick had tentatively asked for, and Dick himself had been obliged to stall in a manner that embarrassed him.

Just to pass the time, not that it seemed to matter much, Dick hurried over to the public library after a hasty lunch to get what he called a little dope on wild birds. He consulted two or three sparse authorities, who, though they were quite com-

what he called a little dope on wild birds. He consulted two or three sparse authorities, who, though they were quite communicative concerning the diet of the different species, their plumage, their habitat, their flight and seasons of migration, were very reticent about the period of incubation, the number of their broods and the time it took them to acquire feathers. the time it took them to acquire feathers enough to fly. All Dick gathered was a probability that the birds were thrushes. That was a clew, but not conclusive, so to

speak.
"I don't care if they lay fifty and take six months to hatch and make themselves self-supporting," Dick decided. "That is, if Sara really isn't stalling. I'll make her think that I don't care, anyway.'

Mrs. Westcott did speak to Sara. Sara listened with patience, and when her par-ent ran down with a final exhortation against foolishness, then, and not until then, she spoke.

against foolishness, then, and not until then, she spoke.

"Mother dear," she said with a sort of sad and simple dignity, "you just don't understand. I don't think there would be the slightest use of my trying to explain to you. You either feel or you do not feel."

"Fiddle!" said Mrs. Westcott. "Well, I've said all I'm going to. But let me tell you one thing: If you play fast and loose with a young man—any young man—he's likely to get loose."

"Please, mother dear!"

Mother dear left the room in the abrupt manner known as flouncing. Sara turned wearily to her mirror and languidly applied a touch of powder to the end of her nose, which emotion had slightly reddened. With a little more spirit she adjusted a very becoming spring hat on her shining red-gold locks, and throwing her fox fur over her arm went downstairs and out of the house.

"Isabelle" called Mrs. Ritchie "that

"Isabelle," called Mrs. Ritchie, "that

"Isabelle," called Mrs. Ritchie, "that Westcott girl is over in the lot."
"What do I care?" returned Isabelle.
"But the young man—what's his name?—isn't with her. She's all alone."
"Want me to go out and cheer her up? What's she doing?"
"Come and see. She's sitting on the stump. Perhaps she's waiting for him. Come and tell me if that isn't a new hat she's wearing."
"I'll be there in a minute or two."
"Isabelle!"
"Well, what is it now? I've got my

"Isabelle!"
"Well, what is it now? I've got my
hands in the flour."
"Isabelle, that girl's crazy. She's been
looking up into a tree, and now she is waving her fur as if she was frantic. If you're

ing her fur as if she was frantic. If you're coming bring your opera glasses.

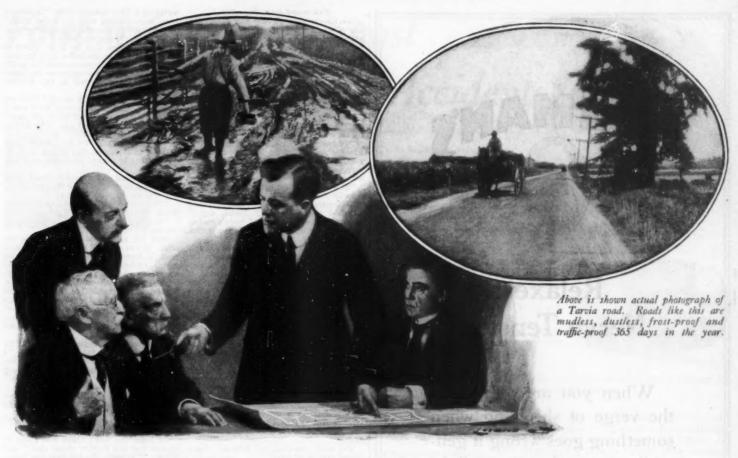
"There, she's stopped now. Who's that young man? That isn't the young man she was carrying on with before."

It wasn't. It was a young man by the name of Francis Eldridge, and Sara was surprised to encounter him as she ran down the steep bank to the sidewalk. He swept off his black slouch hat with a graceful bow and smiled a melancholy smile.

"Why, Frank!" exclaimed Sara. "Of all people!"

"I know," said Francis. "I should, by all the conventions, be seeking oblivion on some foreign shore and not obtruding my (Continued on Page 38)

(Continued on Page 38)



The Road Commissioner Was Thinking of His Boyhood Days-

The road commissioner pointed to the map.

"Right there, gentlemen, as a boy on my way to school, I used to see farm wagons stuck hub-deep in the mud.

"That was twenty years ago. And today our roads are the same muddy swamps in spring and fall, still choking with dust in summer, impassable in winter. It's a disgrace.

"Why, gentlemen, our farmers can't even get their produce to market on time. A new family hasn't settled in the county for over a year. Our stores are losing business. We're all losing money and we will-until we get good roads.'

"But, man, think of the taxes. The cost of construction and maintenance," argued one of the others.

"I am thinking of all those things," continued the commissioner. "Here's the solution-

Then he told them about Tarvia-how Tarvia may be used to build modern, traffic-proof roads, making them waterproof, frostproof, dustless and mudless. How Tarvia roads stand up under all kinds of weather and trying traffic conditions. He showed them how the low upkeep and lasting quality of Tarvia roads save in actual dollars and cents more than enough to pay for the original cost of Tarvia construction.

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Often such cases may be prevented by the slower mastication of your food and the routine use of Beeman's Original Pepsin Gum after each meal.



(Continued from Page 36)

miserable presence on your happiness. I'd like to go abroad; but, you see, I can't afford it. I don't mind telling you that, Sara."

afford it. I don't mind telling you that, Sara."

"Why, how you talk!" said Sara. "How very silly! Obtruding your presence!"

"I thought I saw you waving and I couldn't resist coming over to see," the young man explained humbly. "It was weak, but I'm afraid I am rather weak where you are concerned, Sara—Miss Westcott. I beg your pardon. I thought you might be in distress. Do you mind much if I walk with you to the corner?"

"Of course I don't," Sara told him. "And why are you calling me Miss Westcott? I wish you wouldn't do so, Frank." Francis shrugged his shoulders. "There's no reason why we can't be friends," said Sara.

"It would be sweet, were it possible," he sighed.

"Of course it's possible. I told you that

sighed.
"Of course it's possible. I told you that

"Of course it's possible. I told you that I would always be your friend, and I wouldn't have said that if I hadn't meant it. Please be friends, Frank." She smiled at him brightly.

He made no reply, but gathered enough of his little black mustache between his ninger and thumb to pull as he walked along. "About that waving, a little bird flew down and pecked at me as I stood under the tree," Sara explained. "Poor little fellow, I think he was afraid I had designs on his nest. His mate was with him."

"Happy bird!" said Francis.

"I love birds. I think they're adorable. Can you imagine people not loving them or wanting to protect them?"

"I can't," Francis spoke emphatically. "The sight of a caged bird infuriates me. The song of a bird! How it uplifts the soul! How every note of their divine melody thrills the sense! It seems a transmission of the ecstacy of the singer. 'High-piping Pehlevi, with "Wine! Wine! Wine!" Omar should have written 'Love! Love! Love! But that is not for me. For me, the raven croak, 'Never more, never more!"

His voice deepened and faltered. Sara sighed sympathetically.

more!"

His voice deepened and faltered. Sara sighed sympathetically.

"But I think you would want to protect anything," Francis resumed. "Your tender heart—"

"It really isn't hard, although you told me it was."

der heart —"
"It really isn't hard, although you told me it was."
"Oh, that! You were not to blame. It was my madness, my presumption. I never really thought you hard-hearted. You remind me irresistibly of Chaucer's Prioress. You remember?"
"N-not exactly," said Sara. "Ve had him in third-year English, I think. He's fascinating, but—isn't he the one who spells so badly? What did he say that reminds you of me?"
"I should have to read it to you," said Francis. "But she was all conscience and tender heart. It's really a beautiful portrait." Again Sara sighed. "You're not happy, Sara," said Francis suddenly. "Something has happened, and if I were your friend—if I could be—"
"I hope you are," said Sara. "But what makes you think I'm not happy?"
"You've been crying. I noticed it as soon as I saw you."
"I'm silly sometimes, and cry about nothing." said Sara. "But who is happy?

soon as I saw you."
"I'm silly sometimes, and cry about nothing," said Sara. "But who is happy? What is happiness? Sometimes we think we are happy, and then —""
"I know," Francis told her. "I under-

"I think understanding is wonderful," said Sara. "So few people do."
"Love is understanding," said the young

"Love is understanding," said the young man.

"Won't you come in?" Sara invited. They had arrived at the Westcott front gate and Francis had opened it for her.

"I think I would better not," he said.
"Sometime, perhaps, when—I believe this is Palmer coming," he observed, glancing down the road.

"And you must bring that book with you when you come—Chaucer. I'm crazy to hear about the Prioress," Sara told him.

Without assenting he gave another of those wan smiles, raised his hat and sauntered away.

Dick came up at a brisk pace. There was a smile on his face, but not at all a melancholy one.

a smile on his sace, but the condition of the condition o

softening a little towards him. "I see you have been roaming with my hated rival," he continued in the most light-hearted way imaginable. "Poor old Frank!"

imaginable. "Poor old Frank!"

"I don't know that he is an object of pity," said Sara as she laid a light hand on her lover's arm and accompanied him to the porch. She laid the package on the rustic table and seated herself in the hickory

rocker.

"Come and sit in the swing," Dick invited. "I want to hold your hand and I can't do it inconspicuously where you are."

"I'd sooner be where I am. Why do you say poor old Frank?"

"Because I'm sorry for him. Aren't you? I think most people regard him more in sorrow than in anger. He really can't help most of it."

Sara frowned and opened her package of

most of it."

Sara frowned and opened her package of sweets, carefully smoothing the blue ribbon that she untied from the box.

"They're lovely," she said unenthusiastically. "Come here and I'll give you one."

"Smoking," said Dick from the swing, waving his cigar at her.

Sara felt sorry that she had made the offer. It was no small privilege for a young.

Sara felt sorry that she had made the offer. It was no small privilege for a young man to have a bonbon popped into his mouth by her rosy little thumb and fore-finger. She knew it, and Dick had always seemed to appreciate that special favor. Sometimes he caught her fingers between his teeth and growled and had to have his ears pulled before he released her. However, she helped herself to a maple confection and then asked him what it was that Frank could not help.

"Do you mean his good manners or his fine nature?" she inquired further. "I suppose he is to be rather pitied for having them, but, as you say, he really can't help it. I must be rather odd myself, because I like him for those very things."
"That's good" said Diick blowing three

suppose he is to be rather pitied for having them, but, as you say, he really can't help it. I must be rather odd myself, because I like him for those very things."

"That's good," said Dick, blowing three perfect smoke rings. "Did you take him to see your birds?"

"Are you going to begin that again?" Sara asked him icily.

"I hope you don't think I'm going to oppose you any further about that," said Dick. "I'm not. To tell you the truth, honey, I believe that it's a good thing, after all, that they did choose that particular tree. The more I think of it the surer I am that they've really done us a favor by holding things up for a while. You see, sweetness, if I have a fault, I'm rather too impulsive. I get a thing into my head and I naturally want to rush it right through. I'm like the Johnny who wants what he wants when he wants it, whereas if he took time to think it over calmly he'd find that perhaps he didn't want it at all. Do you get me? I mean about this house of ours. I heard to-day that prices for all building material were dropping, and we all know that wages are falling. A year from now we might get our little home built for somewhere about half what it would cost now. Or we might get a much larger and finer one put up for about the same money. I'm not altogether sure that I fancy that Colonial type, anyway. I expect I've been a little too impulsive, as I say."

Sara looked over at him with a queer expression and nibbled at her candy.

"After all, we're happy with things just the way they are," Dick went on between puffs of his cigar. "Let well enough alone ins't an altogether foolish saying, I suppose. Another thing that I've been thinking is that if the birds hadn't made it impossible for us to build and we'd gone ahead as it was my first impulse to do—well, I know I'd have neglected my work more or less to hurry the building along, and we're busy at the office right now. Then there would be my honeymoon vacation right at the time when several contracts are expiring and need looking after."

"I se

birds."
"N-no," replied Dick coolly, "I wouldn't say that. You're quite fine enough for me, and I wouldn't care particularly to have anybody bulkier. You haven't noticed me rambling out for afternoon walks with any other girls since I knew you, have you. Sara?"
"I suppose you are hitting at me now," said Sara. "I met Frank Eldridge quite by accident this afternoon, and I enjoyed the (Continued on Page 47)

Valspar is proof against Household Accidents



Why Valspar is Different from other Varnishes

Old-fashioned, long-oil varnishes gave fine protection. But it took days for them to dry. On the other hand, ordinary quick-drying varnishes chip, crack, turn white and soon lose their protective value. Our problem was to make a quick-drying, long-oil varnish. After seven years of research—after more than 5,000 experiments—we found Valspar—a tough, elastic, durable long-oil varnish that dries hard over night—a varnish that is absolutely impervious to water, hot or cold, and other liquids. There is no other varnish like Valspar.



The famous

ON cleaning days, when curtains come down and rugs are rolled up—when the whole house undergoes searching inspection—how those spots and splotches on the varnish do glare at you.

It is so needless to allow your house to become varnish-shabby. Valsparring your furniture and woodwork is absolute protection against the little accidents that mar or ruin the surface of ordinary varnish.

Water Can't Harm Valspar

Rainy days never leave ugly reminders in the shape of dull blots on a Valsparred floor. The whole family may come rushing in, frisking raindrops from

their coats and shoes, trailing little rivulets of water from their umbrellas, without injuring the beautiful finish of a Valsparred floor.

Rain beating in at the window, snow water, soapy water,

scalding hot water, cannot mar a Valsparred surface.

Even biting acids have no effect upon it

AREAL incident is illustrated by this picture.

Mrs. H. A. Kern of Vallejo, Cal., was carrying a dish of cabbage in vin-



ing a dish of cabbagein vinegar, boiling hot, from the range to the sink. The dish slipped out of her hands and its contents were strewn over the floor. She ended her



account of the mishap by saying, "The floor, to my surprise, came out just the same as before the accident. I thought that this was rather a severe test with the boiling food and the acid of the vinegar."

WHY not go through the house and make a list of those places which can be made proof against the daily household accidents by a protective coat of Valspar?

To begin with there is the hall. Here the guest receives his first impression of your home. And with people tramping gritty dust and mud

with people tramping gritty dust and mud from the street into the varnish, and with the children running in and out all day long, the hall floor is given the most severe wear of any place in the house. Surely your hall demands a

your hall demands a varnish that looks well and wears well—Valspar.

AND then the living room. Here a streaky or scarred floor will spoil the appearance of the whole room. When the youngsters give the fern too generous a drink of water and the floor is suddenly doused, when the radiator sizzles and drips out scalding waterpools, then you realize the necessity of a varnish like Valspar, accident and wear proof, for your fine floors.

Next jot down "Dining Room." Remember the day the maid carelessly set a piping hot dish on the

dining room table? And that disfiguring white ring it left! If the table had only been Valsparred! For Valspar resists heat.



And the furniture-all of it needs Valspar for good looks and protection.

NOW we come to the kitchen. Here you can count on some little accident every normal day, leaving stains that you can't scrub off. Valspar the floor whether it is bare or covered with linoleum, congoleum or oil-cloth. Valspar will not only protect a wood floor, but it will renew and double the life of these floor-coverings. Then, too, a Valsparred kitchen is a sanitary kitchen, for Valsparred surfaces may be washed sweet and clean with hot water and soap.



Bathroom and laundry—two places where Valspar is absolutely essential. Hot soapy water, scalding steam, moist air cannot harm Valspar in the least.

Accidents are common to every household. You can't prevent them—but you can protect woodwork and furniture with Valspar.

Anything that's worth Varnishing is worth Valsparring.



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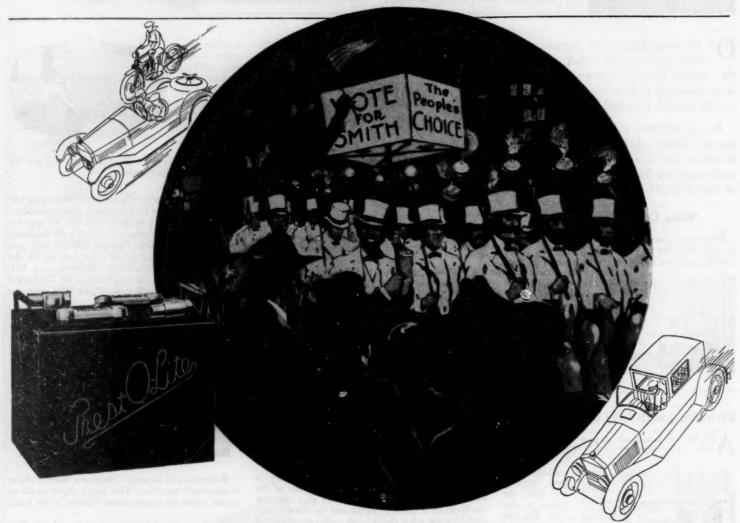
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There was once a Politician of the Optimistic Sort—didn't Hustle Much to Fill the Ballot Box. And there came the Opposition with a Stronger Coalition. And the Politician's Hopes went On the Rocks.

There are optimistic motorists who likewise take a chance. The battery? Oh, "they should be annoyed!" But they pull its power down, stopping-starting 'round the town. Till the starter says: "Old Box, you're null and void."

We still have a few attractive propositions for men of Prest-O-Lite calibre, to own and operate service stations. Write us.

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walk and talk we had very much indeed. Frank and I were friends long before I knew you, and I quite expect that we always will be. I don't intend to give up our friendship to please you, I can tell you that."

friendship to please you, I can tell you that."

Dick rose very deliberately from the swing, pitched his cigar end away and drew one of the hickory chairs close to the defiant

'I'm hungry," he said gruffly, but with iling eyes. "Feed me one of those smiling eyes. chocolates."

"I'm hungry," he said gruffly, but with smiling eyes. "Feed me one of those chocolates."

"Help yourself," she told him disdainfully, pushing the box towards him. Dick helped himself.

"First-rate candy," he commented. "You can always tell a fellow by the candy he brings. What were we talking about? Oh, yes! Perhaps I can induce Frank to give up your friendship. I wonder."

"I think it's quite likely that you are stronger than Frank," said Sara with spirit. "You're certainly bigger and you might be able to black his eyes and knock out some of his teeth without getting much hurt yourself. I don't think that would alter Frank's feelings towards me, though. It would probably alter mine towards you considerably."

"I was joking, sweetheart," said Dick. "I wouldn't mar Frank's classic features for anything. And as for his friendship, any friend of yours is a friend of mine."

"Friendship is understanding," observed Sara didactically.
"Ia it?" queried Dick. "I must get."

"Friendship is understanding," observed Sara didactically.
"Is it?" queried Dick. "I must get Frank to give me a few diagrams then. I'll be switched if I understand. The point is, loveliest and dearest, that I thought you would be pleased when you found that I had come around to your view of the subject of our late disagreement."

"I am," said Sara.
"And that I'd made up my mind to hustle like the dickens in the office until the subjects of our late disagreement get their

hustle like the dickens in the office until the subjects of our late disagreement get their progeny fairly launched in life. Of course I shan't see so much of you as I have, but you will understand that it won't be because of any lack of devotion, won't you, lady fair?"

"I shall try to bear up," Sara assured him. "I shall, of course, go into retirement and see nobody but my family and relatives; but that will make it all the more delightful when you feel that you can afford to spare me a little time."

Dick's brows contracted in a decided frown.

afford to spare me a little time."
Dick's brows contracted in a decided frown.

"Listen!" he said.
Sara smiled frostily.
"I'm listening," she answered.
The click of the closing front gate made them both turn. Mr. Westcott was coming across the lawn, pausing here and there as he came to pinch off a dandelion head.
"Hello, young people," he said. "You've got off early, Dick. Keep your seat. Well, what's the latest news about the house?"
He dropped his evening newspaper on the table and sank heavily into the chair that Dick had yielded to him. Sara got up.
"I've got to go and dress," she said.
"I'm going over to Bertha Tillman's, and I may stay to dinner; so you'd better not count on seeing me this evening, Dick."
Without another word she went into the house. Her father looked at Dick blankly.
"What's all this?" he asked. "Still fussing about those fool birds?"
"Oh, no," Dick answered with assumed nonchalance. "We've got all that settled. We're just going to wait until the birds give up possession."
Mr. Westcott grunted and pushed out

up possession.

Mr. Westcott grunted and pushed out

Mr. Westcott grunted and pushed out his lower lip.

"Too bad," he remarked. "I was hoping to get settled in my own house."

"I don't get you, sir," Dick told him.

"Well, so I can sort of feel free to move around in it," the old gentleman explained.

"Not to have to cough and rattle door knobs every time I go into a room, and have to back out when I find it occupied. I drew a deep breath of relief when Evelyn got married. When she and Sara were holding court together here I had to go into the basement if I wanted a quiet smoke. I was kept off this porch two summers hand runbasement if I wanted a quiet smoke. I was kept off this proch two summers hand running, between them. You and Sara haven't been so bad, but still — What say if I get that darn tree cut down?"

Dick pondered a moment and then shook his head.

"I guess that wouldn't do," he said.

"You see, Mr. Westcott, we both feel very strongly about this, and then—well, I may be in better shape financially to build in a

few months' time. They tell me lumber is going down. Altogether—er—"

Mr. Westcott's eyes were blue, but smaller than his daughter's and without the dark eyelashes that made Sara's so attractive. Dick had fancied a resemblance sometimes, but at this moment there was a hard steely quality in Mr. Westcott's regard that made him think that he must have been a mighty superficial observer.

"Sort of changed your notion, haven't you?" said the old gentleman in a voice as hard as his look. "You don't seem to be in such a dog-gone hurry to bust building records as you were."

"I—er—you see—""

"I—er—you see——"
Dick was a little embarrassed. Mr. Westott arose from his chair and his keen look

"Well"—he became pink in the face with an obvious effort at restraint—"it's up to you and Sara, I suppose," he said; "but I'll just mention to you, young man, that I don't like shilly-shallying, and beyond a certain point I don't tolerate it."

He shook his finger at Dick and stamped into the house. Dick started up and called to him, but all the response he had was the slam of an inner door.

"Well, what do you know about that?" exclaimed Dick.

He resumed his chair and remained ten or fifteen minutes in deep reflection. Then became a glare.

He resumed his chair and remained ten or fifteen minutes in deep reflection. Then he got up, and jamming his hat on his head slowly descended the porch steps. There, apparently taking thought, he pushed his hat up again and departed, walking briskly and filling the air with his melodious whistle. A little later Mrs. Ritchie called Isabelle to witness that he was sitting on the stump in the lot and looking as if he had lost a dollar bill and found a nickel.

"He'd look as if the nickel had turned out to be piugged if he knew that his girl had gone off with another young man," observed Isabelle. "Let me take those glasses for a moment." She focused the glasses on the dejected figure. "I guess he does know it," she added after a moment's inspection. Dick was still apostrophizing Mr. Westcott.

"The chuckle heeded old representation."

Dick was still apostrophizing Mr. Westcott.

"The chuckle-headed old pepper pot! Seems to think I'm backing out. Beans! I couldn't carry half a pint of them in a tenquart kettle without spilling. I'll say the situation is growing critical. Papa as sore as a boil, and Sara—it looks as if Sara was in reverse gear and about to let in the clutch." Otherwise, why—and why? But on the other hand—Frank! Had she cared for Frank, after all, and accepted him, Dick, in a mad moment of pique? Were they now reconciled, she and Frank? There was that first afternoon on the lot to set off against that. Sara said she was so happy she that. Sara said she was so happy she thought something must happen. She was right—a real hunch. Not so sure about friend Francis at that. Better not count on seeing her this evening! Hah!

"What's he walking up and down that way for?" murmured the lookout wonderingly. "He acts to me as if he were crazy. First she stands under that tree and waves her fur, and then he stands under it and shakes his fist!"

"Oh, all right," Dick muttered. "Just as you please, my dear. If you don't want me to call I won't. I'll stay away. You know my house address and my telephone number, I think. Just so. If you prefer a half-baked, cow-eyed sonnet smith you won't need to use them."

He approached the tree.

"'Hail to thee, blithe spirit! Bird, thou never wert. Trill a little roundelay for me once; lean your blooming breast against a thorn and warble a song of cheer, dog-gone you!"

You!"

He shook his fist as a harsh chattering broke out in the branches and then walked back to the stump. Now and then he looked out up the road. Sara, from her bedroom window, surely could have seen him walking in this direction. She might easily have guessed where he was bound for. She might come. If she really cared

But she did not come. Dick gave her a quarter of an hour to show up, and then another quarter of an hour—and another, and then the sun went down upon his hopes.

Sara came tripping lightly down the stairs. She had changed her dress to something frilly and fluffy, but she wore no hat and carried no wraps. She tiptoed quickly along the hall and looked around the porch. "Well!" she exclaimed—to nobody—not

a living soul.

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CAP FOR GLASS BOTTLES & JARS



Undernourished on three meals a day

Why thousands are slowly starving their body tissues

SCIENCE has established the system and correct the minor ail-fact that even on three good ments of lowered vitality. meals a day we may not be getting enough nourishment to give us the energy we need. For we cannot get full benefit from our food unless it is perfectly digested.

We now know that faulty diet is often the real cause of many minor ailments and of run down condition in which we are easily tired out, sleepless and nervous.

Not only are "sins of diet" responsible for these minor complaints but also for a great deal of disease and loss of life among men and women who ought normally to be in their prime.

Each year in this country 60,000 men and women under forty die of diseases which come normally only with old age. There is no longer any doubt that faulty nutrition is one of the most important factors possible for this shocking condition.

With a realization of its new importance thousands are making Fleischmann's Yeast a regular part of their daily meals. Many physicians and hospitals are using it to build up the body tissues, tone the

Fleischmann's Yeast is a wholesome food which stimulates the appetite, helps digestion and gradually eliminates the necessity for the use of laxatives.

Eat Fleischmann's Yeast before or between meals-from one to three cakes a day. You will like its cream-cheesy flavor and the clean, wholesome taste it leaves in your mouth. Eat it plain or spread with butter on crackers, toast or bread. Only one precaution: if yeast causes gas dissolve yeast first in very hot water. This does not affect the efficacy of the yeast. Place a standing order with your grocer for Fleischmann's Yeast and get it fresh daily.

Send 4c in stamps for the interesting booklet, "The New Importance of Yeast in Diet." So many inquiries are coming in daily for this booklet that it is necessary to make this nominal charge to cover cost of handling and mailing. Address THE FLEISCHMANN COM-PANY, Dept. DD-29, 701 Washington St., New York, N. Y.

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Skin impurities are, as a rule, the result of lowered vitality. In leading hospitals Fleischmann's Teast has been found successful in treating these common ailments. By its remarkable effect on all the processes of digestion Fleischmann's Yeast helps correct the basic cause of these ailments. Its continued use clears and improves the complexion.

Laxatives replaced

Science says if the body could be kept entirely free of poisonous waste matter and perfectly nourished, it ought to live forever in perfect health. That's a theory. But it's a fact that Fleischmann's Yeast helps the body get rid of waste matter, and clears it of the poisons that accumulate daily.

To get full benefit of its laxative qualities eat one to three cakes of Fleischmann's Yeast a day regularly.

She went back as far as her father's den, or what they were kind enough to call his den. As the door was closed, she knocked and called "Daddy!" Receiving no answer, she opened the door and saw that Mr. Westcott was at the telephone. She waited

swer, she opened the door and saw that Mr. Westcott was at the telephone. She waited.

"Well, natural history includes birds, doesn't it?" she heard Mr. Westcott say in an irritable voice. "All right then, you can tell me what I want to know. You heard my question, din't you? No, sir, it's not to decide a bet. I'm asking you a civil question, and by—eh? What's that? How should I know what kind? I'm no ornithol—I say, I don't know. Just birds, common birds, b-i-r-d-s; birds that make nests and lay eggs and set on them. I want to know how long—eh? What's that? See here, Professor What's-Your-Name, I'm not asking foolish questions. I'm a citizen and pay taxes, by George, to help run your dinky college and pay your salary, and by—— Hello! Hello! Hello! Hell—"

He hung up the receiver violently and turned his pink face to behold his daughter. She, on her part, was surprised to see him so obviously angry. He was a good-natured sort of an old codger and ebullitions of temper were rare with him.

"What do you want?" he demanded.

"Where did Dick go? I thought he was in here," she answered. "He's not on the porch."

"I don't know where he went, and I

"Where did Dick go? I thought he was in here," she answered. "He's not on the porch."

"I don't know where he went, and I don't care. He can go to the dickens for all of me," declared Mr. Westcott. "Darned conceited little highbrow!"

"Dick a highbrow?"

"I didn't say Dick. Dick has probably gone to call on some other girl. Didn't you tell him you were going out to the Tillmans'? What do you say things for if you don't mean them? This confounded bird foolishness—between you. I don't think that either of you know your own minds. Shilly-shallying! If you ask me, that young man of yours doesn't seem to be any more anxious for wedding bells than you are. It may be all right, but ——"
Sara broke in on him:

"Don't you think you've said enough, father?" She looked at him steadily, but her voice had an unsteady quality. "If Dick isn't anxious, I'm sure I'm not, and if—and if ——"
She turned and went out of the room be-

She turned and went out of the room before he could say anything more, and he really had quite a little to say. In a minute or two she came down the stairs again with

"I'm going to the Tillmans'," she told her father, who had come to the door of his den. her hat on.

See here, little girl," began Mr. West-

"See here, little girl," began Mr. Westcott.

"Daddy, you just keep out of this," said Sara, and off she went.

She had a vague idea that she might find Dick awaiting her at the Tillmans'. He was on sufficiently intimate terms with that family to drop in at all sorts of inconvenient hours, as were other young men, the two Tillman girls being more than passably pulchritudinous. Not that she wanted to see Mister Dick—particularly—just then. If he chose to go off in a tantrum, he could. But he might be there, knowing that she would be there. Or possibly he might be there on account of Bertha Tillman. He had denied that he had ever flirted with Bertha, but she, Sara, had heard that they used to be together a great deal. Frank might be there too. Poor Frank! What a pathetically hopeless look there had been in his seal-brown eyes! Would time heal his hurt?

pathetically hopeless look there had been in his seal-brown eyes! Would time heal his hurt?

Well, Dick was not at the Tillmans'. Just the two girls, who welcomed Sara with effusion and carried her upstairs and plied her with questions on the all-important subject and were bitterly disappointed and not altogether believing when Sara told them that it was set for no particular date, evading even an approximation of the date. However, she was less reticent as to her things, and the discussion of these was sufficiently absorbing to occupy them delightfully until the dinner hour. Then, of course, Sara must stay, and after dinner the Harvey boys dropped in—Bill with his banjo—and then Frank Eldridge. But Dick did not appear, and when it was time for Sara to go home it was Frank Eldridge who escorted her.

No, Dick did not appear. Not on the scene, but it unhappily happened that he was "behind." Early in the evening he decided he would stroll over to the Tillmans' and see Sara home. It was, one might say,

his duty, a duty that he could perform without necessarily sacrificing his dignity or condoning Sara's unreasonable and unjustifiable behavior. He could be pleasant and polite, converse on impersonal topics during the walk and bid her a formal good night at the gate. That would be about the program.

night at the gate. That would be program.

Musing in this wise, he reached the Tillmans' and saw the lower story of the house was ablaze with light. Within voices were raised in song, accompanied by the penetrating twang of the banjo. The shades were not lowered and he could see Ella Tillman and Bill Harvey through the division of the net curtains that obscured other figures. Was one of those others Sara?

The singing came to an end. As Dick

figures. Was one of those others Sara?

The singing came to an end. As Dick looked, first one and then another came into and passed out of clear vision. Yes, that was Sara crossing the room. He took a step or two forward and then stopped. He didn't feel in the lightsome mood appropriate to that giddy company. Not by any means. It was going to be awkward, too, breaking in. There would be kidding. Silly idiots, what a racket they were making! What was Sara doing?

Presently he stole round to the side of the house where a window afforded a cross-

Presently he stole round to the side of the house where a window afforded a cross-sectional glimpse of the living room through a sort of alcove lined with bookshelves. He was in the act of craning upward to look when he heard Sara's voice with a distinctness that was startling, until he noticed that the window was slightly open.

"You mustn't say things like that."
Dick, who had instinctively ducked his head, raised it. Sara and Frank Eldridge were standing side by side looking at one of the bookcases.

"Why not?" asked Frank.
"Because."

"Because of Palmer? Here it is. I thought they had it. Sit down and I'll read it to you, my lady of the heart compassionate."

bionate."
Dick moved away. He was no eavesdropper, and he had heard enough anyway—and seen enough. So they were dodging off together to be by themselves! So Mister Frank was saying things that he mustn't to his lady of the heart compassionate! Sara had evidently been telling him about those damn birds. and he was giving her his sweet sympathy.

The pulses in Dick's temples throbbed as he passed from the lawn to the sidewalk. That bushy-haired, pasty—And Sara—his Sara, as he had thought! He walked to the corner of the street, and there stopped and wrestled with a temptation to return

his Sara, as he had thought! He walked to
the corner of the street, and there stopped
and wrestled with a temptation to return
and listen, actually listen to—to what?
To the insidious wooing of his betrothed
and her willing yielding, her mincing you
mustn'ts? Or should he walk straight up
the steps, ring the bell, gayly announce
that he had come for his girl, as he had intended, and—but why? Supposing that his
powers of dissimulation were equal to a
show of ease, that he could join in the foolery, make a pretense of his ordinary goodnatured tolerance of Frank, smile and talk
to Sara as if nothing had happened, what
then? What next?

No, he could hardly trust himself. Nor
could he wait, skulking in the shadows until
Sara came out with her old love, as he felt
she would, and dog them or overtake them
as if by chance, whistling merrily as he
came.

Not a had idea—a casual greeting. Re-

came.

Not a bad idea—a casual greeting. Remarks on the beauty of the night, rattle on, affecting not to notice their guilty silence—— "Well, here we are! Good night,

affecting not to the lence — "Well, here we are! Good night, Sara. I'll walk with you a way, Frank.

"Frank, old son, you're crowding me a little. Did I bump you, Frankie! I believe I must have. Well, well! Here I am doing it again. Careless of me. What's that? You mustn't say things like that, Francisco. It peeves me, and when I get peeved at a man I take him by the neck—like this—and I shake the teeth loose in his head—like this—and cuff him until he howls like — "Cool reflection was





For Business Floors

on the burlap back

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UNITED ALLOY STEEL CORPORATION, CANTON, OHIO

Open Hearth and Electric Furnace Alloy Steels Successors to The Stark Rolling Mill Co., Canton, Onio

IN CANADA: Galvanized by Dominion Sheet Metal Fabricated by The Pedlar Corporation, Ltd., Hamilton, Ont. People, Ltd., Oshawa, Ont.

He struck out again, passing scattered houses now and then, whose dogs barked unheeded at the sound of his footsteps in the silence. At a fork of the road he turned eastward toward a distant cluster of twinkling lights, and an hour later came to a sense of his surroundings on a wide, paved thoroughfare with rows of stores, their windows black and dead or faintly lif from within. The street was almost deserted. Only a belated couple, boy and girl, a block distant; a sauntering policeman, and, approaching him, a straggling procession of hilarious youths whose cracked, raucous voices lowered discreetly at sight of the cop. A street car, nearly empty, went by. Dick looked at his watch. Within a quarter of an hour of midnight.

The street car gave him his bearings, and he turned up a side street and was soon beyond the sidewalks and into an outlying cabbage region. Beyond that, pasture land, and then lengths, old lengths, of concrete overrun with weeds and bordered by infrequent groups of small houses that smelled of plaster, paint and newly sawed wood. More and more houses, and a railroad track guarded by ghostly upraised arms. Dick noted none of these things. Even the snores proceeding from the crossing hut fell unmarked upon his ears. Absorbed in cool reflection, he was guided solely by a sort of homing instinct, and it was only as he came near to the Ritchie residence that he knew where it had brought him and realized that he was weary with the long miles that he had traversed.

He had an impulse to sit on the stump once more and look upon the scene of happiness now fled, of hopes now blighted, of dissensions that had brought about the surely undeserved desolation of his life, dashing the brimming cup of joy from his lips and forcing him to swallow the very dregs of gall and bitterness. Yes, sir, holding his nose and making him take it.

For it was all over, and here on this spot had been the start of it. Up to that fatal afternoon Sara had loved him. Cool reflection had told him that. It was simply his oppositi

"In the name of heaven, what are you doing up there?" Dick inquired agitatedly. A nervous giggle.
"I'm embroidering forget-me-nots on a towel." The branches rustled. "Dick, turn your back. I'm coming down. I'm—oh, oh!"

There were a rending sound, a snapping and crackling, a shower of twigs and leaves, and in the midst of them Sara came down. Dick caught her and was thrown backward, bumping his head smartly against the tree stump, but he held her.

The south upstairs window of the Ritchie home opened, but Dick and Sara did not hear it.

"Are you hurt, dearest?"

"N-no. Yes, I am. I've torn my dress to shreds, and I—I skinned my knee when I climbed up; both my knees, and my hands."

hands."

She held them out to him—that is, her hands—and he kissed them tenderly, murmuring consolation brokenly. Suddenly she snatched them away.

"I don't deserve it, Dick dear. I've been horrid and wi-wicked. You mustn't love me any more, Dick. You wouldn't if you knew."

horrid and wi-wicked. You mustn't love me any more, Dick. You wouldn't if you knew."

Dick grew rigid.

"Knew what?"

"I—I flirted with Frank Eldridge. I didn't mean to, honestly, b-but I did—a little. And I hated it, and I hated, hated, hated him. You see, you went away and didn't come b-back, Dick, and he read a lot of silly poetry about a big fool who wept sore when men kicked her lap dogs, and was all conscience and tender heart, and—and he said I was like her, and I just loathed myself. And afterwards he walked home with me and he tried—he tried—"

"Yes?" said Dick sternly.

"He only t-tried," Sara whimpered.

"He did-didn't. I slapped him as hard as ever I could," she added. "And then I couldn't sleep I was so unhappy, and I wanted our little house and I didn't want any other. I got out the picture and looked at it and I cried because you didn't like it any more, and did-didn't want to—to get married soon. No, wait. I was sorry I said what I did to you about the birds, so at last I got up and dressed, and I came here, and—and I skinned my knees getting up the tree, Dick."

Ton after ton of weight was lifted from Dick's soul as she spoke.

"What did you climb the tree for?" he asked. "I don't see how you managed it, anyway."

"I thought I'd move the birds," she faltered. Her downcast eyes encountered them?" she exclaimed. "And just look at my dress, the horrid things! All egg! Ugh! Dick dear, won't you forgive me, and won't you try to like the house just as it is and not wait? Take care, you'll get it on your clothes!"

Dick didn't care.

"I'm sorry about those birds, darling," said Dick as he helped her down the hank.

clothes!"
Dick didn't care.
"I'm sorry about those birds, darling,"
said Dick as he helped her down the bank.
"Is the nest there still?"
"No; it sort of came apart getting it out," Sara answered. "It doesn't matter, though. Nothing matters but you, Dick. Isn't it wonderful to have you back! Oh, I'm the happiest girl!"
They stopped to embrace in the moonlight.

light.
"Hey, there!" came a voice from the Ritchies'.
"Hey Britchies'.
"Hey Mr Ritchie. who stood in

Ritchies'.

It was little Mr. Ritchie, who stood in his front door in his bath robe and his slippers. Mrs. Ritchie's head, swathed in a handkerchief, was just visible a little

a handkerchief, was just visible a little behind him.

"What's going on there?" he demanded in a voice that he tried to make firm.

"None of your business," Dick called back cheerfully.

The door slammed.

"Who was it, Ferdinand?" asked Mrs.

Ritchie.

"None of your darn business," snarled her husband. "He was quite right, whoever he was. You're always poking and prying. Get back to bed!"

THE GIRL WITH THE GOLDEN HEELS

(Continued from Page 19)

stamp of ancestry. It is not his ancestry, but yours. But that does not matter. It is the splendor of the idea. The pomp of heraldry could no further go."

She looked resentment as she tartly informed me her father's cattle did not usually browse above the snow line.

"I have seen our cattle in solemn sorts of places, where I felt just a poor little worm wriggling along beneath mountains so old that I seemed to have been born that day. I have just looked at that brand, and felt less lonely and small and crushed. A kind of link with the past, you see, and with brains and proud deeds. I flung my

head back and defied the precipice and said: 'You can only stand and take what comes. My people for hundreds of year. have gone out and fought and won and tamed things like you, and cut trails across your face. You can only endure; we achieve; and so it's no use trying to scare me by being a mile high and saying nothing.'"

I stared at Miss Egerton in frank astonishment. I thought that she flushed behind her veil, but perhaps that bright coloring was no more than the exhilaration of the wind.

(Continued on Page 47)

(Continued on Page 47)



Illustrated by ALONZO KIMBALL

Use plenty of lather. Rub it in thoroughly and briskly with the finger tips.

Why the Beauty of Your Hair Depends upon the Care You Give It





When thoroughty clean, wel hair fairly squeaks when you pull it through your fingers.

THE beauty of your hair depends upon the care you give it. Shampooing it properly is always the most

important thing.

It is the shampooing which brings out the real life and lustre, natural wave and color, and makes your hair soft, fresh and luxuriant.

and makes your hair soft, fresh and luxuriant.

When your hair is dry, dull and heavy, lifeless, stiff and gummy, and the strands cling together, and it feels harsh and disagreeable to the touch, it is because your hair has not been shampooed properly.

When your hair has been shampooed properly, and is thoroughly clean, it will be glossy, smooth and bright, delightfully freshlooking, soft and silky.

While your hair must have frequent and regular washing to keep it beautiful, it cannot stand the harsh effect of free alkali which is common in ordinary soaps. The free alkali soon dries the scalp, makes the hair brittle and ruins it.

That is why discriminating women use Mulsified Cocoanut Oil Shampoo. This clear, pure and entirely greaseless product

clear, pure and entirely greaseless product cannot possibly injure and it does not dry the scalp or make the hair brittle, no matter how often you use it.

If you want to see how really beautiful you can make your hair look, just

Follow This Simple Method

FIRST, wet the hair and scalp in clear, warm water. Then apply a little Mulsi-

fied Cocoanut Oil Shampoo, rubbing it in thoroughly all over the scalp and throughout the entire length, down to the ends of the

Rub the Lather In Thoroughly

TWO or three teaspoonfuls will make an abundance of rich, creamy lather. This should be rubbed in thoroughly and briskly with the finger tips, so as to loosen the dandruff and small particles of dust and dirt that stick to the scalp.

When you have done this, rinse the hair and scalp thoroughly, using clear, fresh warm water. Then use another application of Mulsified.

Two waters are usually sufficient for washing the hair; but sometimes the third

You can easily tell, for when the hair is perfectly clean, it will be soft and silky in the water, the strands will fall apart easily, each separate hair floating alone in the water, and the entire mass, even while wet, will feel loose, fluffy and light to the touch and be so clean it will fairly squeak when you pull it through your fingers.

Rinse the Hair Thoroughly

THIS is very important. After the final washing, the hair and scalp should be rinsed in at least two changes of good warm water and followed with a rinsing in cold water.

When you have rinsed the hair thoroughly, wring it as dry as you can; finish by rubbing it with a towel, shaking it and fluffing it until it is dry. Then give it a good brush-

After a Mulsified shampoo you will find the hair will dry quickly and evenly and have the appearance of being much thicker

and heavier than it is.

If you want to always be remembered for If you want to always be remembered for your beautiful, well-kept hair, make it a rule to set a c rtain day each week for a Mulsified Cocoanut Oil Shampoo. This regular weekly shampooing will keep the scalp soft and the hair fine and silky, bright, fresh looking and fluffy, wavy and easy to manage, and it will be noticed and admired by everyone.

everyone.

You can get Mulsified Cocoanut Oil Shampoo at any drug store or toilet goods counter. A 4-ounce bottle should last for months.

Splendid for children. Fine for men.

COCOANUT OIL SHAMPOO



The edict today is ECONOMY

—here is the solution for motorists

WHAT is it costing you to run your car? How can you reduce that cost? You are vitally interested in lessening repairs, costs of gasoline and oil and depreciation.

What has been the average motorist's attitude? Cars have been operated with little thought as to cost. Certain expenses seemed unavoidable.

Big repair bills were paid without thought as to their cause. Frequent removal of carbon, grinding of valves, and reboring of cylinders were considered necessary.

Low gasoline and oil mileages have given little or no concern. Cars were not expected to last more than a few seasons—rapid depreciation caused no alarm.

And the reason for this enormous and needless waste has been—the vast majority of motorists have kept asking for just "oil"!

They failed to realize that proper lubrication was the most important element in motor car operation. They bought oil instead of *lubrication*.

A new day has dawned! Motorists are beginning to think. They are looking for a solution to the problem of car expense.

At this opportune moment—a moment of vital importance to every car owner—comes the answer—SUNOCO—

the non-compounded motor oil—"the Greatest Achievement in Motor Lubrication".

SUNOCO Motor Oil is proving every day that it is the one big opportunity to reduce repair costs and increase the service value of both passenger and commercial cars.

The success of SUNOCO has been immediate and unprecedented. Dealers and garages everywhere report a tremendous and increasing business. More and more are handling no other lubricant than SUNOCO.

Begin using SUNOCO at once. Drive your car to the nearest SUNOCO dealer. Have your crankcase drained, cleaned and filled with the type of SUNOCO specified for your particular car in the "Sunoco Lubrication Guide." All SUNOCO dealers have this guide.

Be absolutely certain that the oil you get is genuine SUNOCO of the proper type for your car. Examine the container from which SUNOCO is drawn, or better yet, buy it in sealed cans or drums.

Every motorist should have a copy of "Accurate Lubrication". This booklet is sent free and tells how to operate your car with greater economy and efficiency. Write for your copy at once and give the name and address of your dealer.

Begin buying lubrication instead of just "oil"

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More than 1,500,000 gallons of lubricating oils per week

Philadelphia

Branch Offices and Warehouses in 30 Principal Cities

SUNG GU

TO THE TRADE A wonderful sales opportunity is open to progressive dealers who will specialize in Lubrication Service. Write for details of the Sunoco Sales Plan.

(Continued from Page 44)

"If the crest alone could make you defy
the precipice," I said with elaborate sar-casm, "the shield would inspire you to
shake hands with Ajax and defy the light-

casm, "the shield would inspire you to shake hands with Ajax and defy the lightning."

Her sharply darted glance made me hastily proclaim that I was neither a mountain nor a thunderbolt, and too easily frightened to be worth scaring. She put on the grand air then and made it clear to me that I had gone too far. I was disappointed in her. I could hardly believe that a girl of such frank, sincere manners could be the willing victim of a lying pedigree maker. I had known one such faker who had captured a whole family—kind, friendly people till he got hold of them. He had given the whole lot of them such stiff necks by hanging them to a false family tree that ever afterward their heads were bent backward looking at the skies, and so they could not see their friends.

I looked at Angela's clear-cut profile out of the corner of my eye. Her nose was beautifully chiseled, no doubt, but it was just a little up in the air now. Her friendly, curved lips were twitching in what I was sure was indignation.

It was just possible, of course, that the Egerton family tree was truly planted, and that each branch proved to belong to the

Egerton family tree was truly planted, and that each branch proved to belong to the main stem. But even that most unlikely condition would not justify the arrogance

condition would not justify the arrogance of this descendant.

"There's Carrie Bourne's house," she said, pointing down the valley to a roof which looked like a red rat floating in a sea of leaves. "Cherry trees, a forest of them—and look, they're gathering! Carrie won't thank us for turning up to-day. They're poor. He's a poet, Carrie's father, and I'm afraid he nearly starved during the war. She read me some pretty verses of his about birds, and so on; and Carrie is a sentimentalist herself, only she doesn't make rimes."

Angela turned her head.

make rimes."

Angela turned her head.

"Remember," she cautioned, "you promised not to worry Odette. If she hasn't explained to Miss Bourne we must not give her away."

"Oh, of course not," I agreed. "Not a hint even."

We draw up in front of a house flush.

We drew up in front of a house flush with the road, with heavy iron rails up and down its lower windows, and not even a cornice to relieve its stern, rough-cast

cornice to relieve its stern, rough-cast severity.

"Looks like a prison," I said, glancing through the open front door down a wide, bare hall, which played sounding board to the ponderous brass knocker which I lifted three times. A zouave in brilliant red breeches, carrying a gun, entered from the back and marched with a clatter, along the stone floor. When she—for her hair proclaimed her girl—recognized Angela she stopped short and presented arms.

"Well, old dear," she cried, "this is a lark! Come in—excuse me for one minute."

ute."
She turned and scudded down the hall, a red-breeched zouave in panic retreat.

Angela and I exchanged a thought by a look. Miss Bourne was warning Odette. I ran and came to a porch piled with boxes of cherries. Miss Bourne was handing her air gun to a gray-haired man, who had come to her call.

air gun to a gray-naired man, who had come to her call.

"Don't pepper anybody, dad," she cautioned. "But don't miss any bird."
Dad waved a hand to me in greeting and dashed away into the cherry orchard. I saw ladders and stepladders and skirts swinging in branches and girls on the ground carrying baskets. Miss Bourne turned and came and shook hands as Angela introduced me. gela introduced me.

"Don't mind my running away from you," she explained. "But every bird missed is a pound of cherries lost."

We heard the snap of the air gun and we

saw a bird fall.
"Carol!" Angela cried indignantly. "A robin!"

robin!"
"It has to be," Miss Bourne said defiantly. "We can't afford to grow cherries
for birds. Father shoots them in June and
writes poems about them the rest of the
year. How strange that you should come
to-day, Angela. You've just missed—
guess who?"
"Odette!" I cried unguardedly.
Miss Bourne looked at me with smiling

"Oh, you know her? Yes, Odette. She spent the night here. Jolly kind of her, wasn't it? She came all the way from London. I was glad to see her."

"Where has she gone?" I asked so eagerly that she turned a swift head and bent eyes of sympathy on me. Then she looked mock reproach at Angela.

"And I thought you had come to see me." she said.

Angela glanced sugary, hypocritical compassion at me, and this confirmed Miss Bourne's conviction of my special interest in Odette.

"She's such a sweet girl," Miss Bourne remarked with that honeyed insincerity with which all nice girls play up to another girl's property. "If you expected to find her here there's some misunderstanding. She went back to London on the express this morning. Come, it's just tea time." "I am sorry, Mr. Charteris," Angela said mournfully. "I did my best for you." Her voice was treacly and her eyes looked sentimental languor. I scowled at her. She drooped her lids to hide the laughter in her eyes. Miss Bourne again favored me with a compassionate smile.

eyes. Miss Bourne again favored me with a compassionate smile.

"Odette's telegram never came till this morning," she said as she whisked in and out of the house with cups and saucers, "so Odette found a dark house last night. I heard bang, bang, on the door and jumped out of bed. I looked out. Odette's voice—and our old constable. He had guided her all the way from the station. I soon had her laughing as she used to do. She is prettier than ever."

Miss Bourne looked at me as though she was praising a jewel which belonged to me.

was praising a jewel which belonged to me.
"The kettle will soon boil."
Angela went in with her, presumably to
watch the kettle boil, and I could see Anwatch the kettle boil, and I could see Angela's head through a small circular window cut through the thick wall. In this frame her head made a picture which held my eyes. Angela certainly had a beautiful profile. When she turned her full face I liked that even better. She pretended not to see me, broke into a ripple of laughter and nodded toward the murmured voice of the sevence.

and nodded toward the murmured voice of the zouave.

"Yes," she said, "he seems a good sort. No, I have only met him through Odette. I never saw a man so crasy to find a girl. Madly in love with her? He hasn't said it, but to judge by his actions—well ——" handle aften back her head until I could see no more than the tip-tilted chin and the laughing mouth. I walked close to the window and glowered in, but she turned her back and drawled a question:
"And you didn't guess anything? Odette

'And you didn't guess anything? Odette s her usual self?" I stamped away,

"And you didn't guess anything? Odette was her usual self?" I stamped away, foolishly angry.

When they came out Miss Bourne's manner was almost tender. I liked her, and was at white heat at the false position in which I had been deliberately placed. She had a wide, merry mouth and crinkly cornered, laughing eyes. She wore a white, open blouse tucked like a shirt into the crimson breeches. She looked a plump, martial figure. I liked this Carol Bourne, who played comic opera on a June day in

martial figure. I liked this Carol Bourne, who played comic opera on a June day in her own home and made no explanations about her dress.

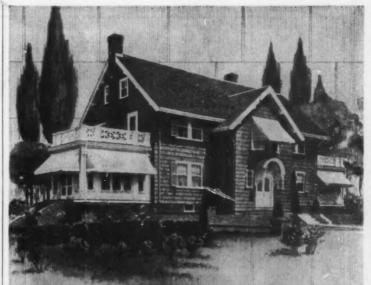
Dad appeared at intervals as he was making the rounds, snatched a bite and a sup and ran away. Girls and women came and went, piling up round boxes of cherries on a cart. A soft breeze blew over the garden, and the scent of roses and mignonette welled up to the porch. Miss Bourne crushed insignificant flowers from a shrub and held them out to me. It was the first time I had ever inhaled the delicious odor frosemary.

time I had ever inhaled the delicious odor of rosemary.

Angela pursued her course of malice. Her story of our run from Folkestone was true to fact, yet ingeniously false, for she so contrived as to confirm the lively zouave's conviction that Odette and I had had a quarrel and that I was hot in pursuit of a fleeing flancée. I was forced to let it go at that. No explanation would serve except the whole truth, and I had promised that that should not be told; so I smiled and looked interested as these two girls talked always of Odette—Angela took care that the topic should not change. She sat with inward laughter and incited Miss Bourne to continuous sympathy with me, and this inward laughter and incred Miss Bourne to continuous sympathy with me, and this kept on till the latter out of sheerest kind-ness mentioned the train time. "I could run you to the station," Angela proffered to me, "and if you'd like it, Carol, I could take two or three journeys with cherries."

with cherries.

Thus was my plan for a return to Folke-stone balked and myself ticketed for Lon-don. When the time came to leave Miss Bourne murmured sympathetically that I was not to be downcast on the journey.



Note the Beauty of these Shingled Walls

-Less cost with Longer Life

Could anything be more invitingly home-like than this Red Cedar shingled house?

Red Cedar Shingles are wonderfully adaptable - they afford simplicity without harshness of line, rich color harmony without the necessity of painting-simply staining brings out their richness and grain in a most effective way.

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Hotel keepers of America have made their preference for Garland Gas Ranges practically unanimous.

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Everywhere this Garland prestige is growing strongerbecause 50 years of experience have produced a patented range which does better cooking, uses less fuel, and lasts far longer in hotel service.

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Makers of the Famous Garland Line of Stoves, Ranges, Furnaces, and Pipeless Furnaces, for Coal, Wood, Gas, and Electricity

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SARLA

"I almost suspected that Odette had something on her mind," she said. "She wasn't quite her usual self. You will find her at home, sorry for herself and glad to see you."

"I hope," I said enigmatically, "that I shall find her at home, and perhaps she will be sorry for herself. But I am quite sure that she will not be glad to see me."
"She forgives quickly, and never sulks,"

sure that she will not be glad to see me."

"She forgives quickly, and never sulks,"
Miss Bourne consoled.

In the road she saw a dusty man passing
with a suitcase. Could Angela give the
vicar a lift to the station? The vicar was
obviously torn between disapproval of the
red, baggy trousers and gratitude for the
lift. His pained eyes drooped, then were
resolutely held on Carol's unruffled face.
She waved us a smiling good-by.

"My dearest love to her," she called
out to me.

"My dearest love to her," she called out to me.

She twisted cherry lips into a kiss, which she pantomimed that I was to deliver to Odette. Angela laughed aloud.

When we turned the corner Angela said over her shoulder a little defiantly: "She is so poor that she has to wear them."

"She explained," the vicar returned sadly, "that the material never wears out, and that no other dress is so convenient to work in. But I could wish that the color were less conspicuous and that she would not wear them to the post office." He sighed. He had a pale, thin face and dreamy eyes that evidently saw nothing not violently forced on them. "Strange things, many of them, have been brough back from France by young ladies," he said.

"I am your covey for her." Angele see.

things, many of them, have been brought back from France by young ladies," he said.

"I am very sorry for her," Angela rejoined a little tartly. "She tells me they must give up the place in September. Her family have owned it this two hundred years."

"It is so," said the vicar. "I buried her great-grandfather, at the age of 97, ten years ago. He had contracted such debts at the university in the 1830's that he was compelled to bind himself to pay two hundred pounds a year during his lifetime. He suffered no privations, but nearly a century afterward his descendants must pay the penalty for his youthful excesses."

He glanced at me as though to ask that I apply the moral.

"The old man," he continued, "died boasting that he had never entered a train or a motor car. He had made the grand tour of the Continent in his own carriage in the thirties and had crossed England in the same way in the seventies. He was a genuine eccentric."

The vicar told other tales about this old

the same way in the seventies. He was a genuine eccentric."
The vicar told other tales about this old sinner, who, I gathered, had died unrepentant, but I hardly heard. I was furning that I had been robbed of these minutes alone with Angela, and as chance came I slipped in pleas for a return to Folkestone with her. Odette, of course, I said, was safe in mother's arms, but Angela was not. Even long summer twilight would have darkened before she got home. What if the auto broke down miles from anywhere? I got no encouragement. Smiles in plenty got no encouragement. Smiles in plenty she gave, but they were cheerfully ma-licious. No real sleuth hound on the trail, she reminded me, ever changed over.

she reminded me, ever changed over. Odette was my quarry.

At the station the gratified, intruding clergyman nervously hastened for his ticket, and so I got five minutes with Angels. I dwelt on the perils of peace. Tramps had begun to tramp sgain. Ex-convicts had come back from the Front. Unrest was floating in the air. Jealousy of wealth sprouted on every bush. Hatred of autos stalked behind every tree. Carts and wagons would not light up and were always on the wrong side. But Angela only laughed.

"Of course she is at home," I said.
"Still you would like to be sure. May I call you up?"
"Oh, it would be much too late to-night."

night."
Nor was she enthusiastic about my offer to send a line. She was sure that Odette

would write.

would write.

In desperation lest an acquaintance so pleasant to me was to end, I told her that I was expecting to spend the next week-end at Folkestone. Her eyes twinkled, but not with joy at the prospect of seeing me again. My persistence amused her—she made that clear enough.

"It is only fair to you," she said dryly. "You should have the chance to prove to my landlady that you are harmless. Please come to tea."

I welcomed even so indifferent an invitation, but I said bitterly that I was curious.

"In one house," I charged, "you make me an imbecile; in the other a deserted lover. What next?"

"Oh, if you are afraid to come—"

"All right," I answered suikily, glowering, exasperated to the limit of endurance.

"I told Carol nothing but the truth," she said. "She just inferred—"

Her smile was appealing.

"Yes," I retorted hotly, "all you said was true, but the sum of all your truths—"

"I hate arithmetic," she broke in. She became serious, and she bent forward in a friendly way. "There's just a chance, you know," she said earnestly, "that she may not have gone home."

"Oh wou think that?"

Nearly, "she said earnestly, "that she may not have gone home."

"Oh, you think that?"

"I judge by myself," she explained. "I wouldn't return until the vicomte had gone." She shook her head vehemently.

"You believe that I have been making fun of you to Carrie Bourne."

"I certainly do," I retorted with emphasia.

phasis.

She lifted her eyes. She was saying to me by her expression that she was trying to be tolerant of my density.

"Odette is a courtly girl," she said with a rippling stress on the charming adjective. "She will be sure to write promptly to Carrie, thanking her for her hospitality." Angela's smile was winning, and she carried it into a laugh as I showed that I began to understand. "Carrie would never help us if she knew the truth. But—a lovers' quarrel —"

quarrel ——"

I frowned. She laughed again.
"Such a trifling sacrifice to find Odette,"
Angela said, "and you frown over it. When
I go back I shall say: 'Carrie, if you hear
from Odette wire her address if it's not
London. The poor man is distracted.' May
I say you're distracted?"
Her tone was serious but her eyes were
cibiore.

"Cracked in Folkestone, distracted in Charing. Go on, I don't mind," I cried.
"I was sure you wouldn't," she said with a maddening sweetness of approval. "Now

a maddening sweetness of approval. "Now if Carrie wires to me I'll telegraph to you." "That's kind," I answered, fishing out a card with my address. "But I'm sure she's

home."

"Let's hope she is." She shook her head doubtfully. "I'm interested," she confessed, "and I'd love to help straighten it out—in Odette's way, of course. So"—she hesitated an instant—"I might even do more than telegraph."

I had not time to ask her exactly what her the tree is the tree had come.

I had not time to ask her exactly what that promise meant, as the train had come in. Her handclasp was firm and cordial, and I hurried away tingling with a high pleasure at her frank friendliness. As the train moved off I could just see her head above a rounded tower of piled-up cherry baskets. The setting sun was shining on her, turning her brown hair to gold, adding brightness to her smile of farewell and brightness to her smile of farewell and warmth to the companionable wave of her hand. Memory lingered on that attractive picture until thought turned to what she was in herself.

picture until thought turned to what she was in herself.

It stung my pride to reflect on the way she had teased me and made me dance to her tune. Always up to mischief, with her serious air and her telltale eyes, playing with me as she would; but never really wounding or saying a word that made me wince to recall. Her moods had so swiftly varied that I felt I had not even begun to know her. Of three things I was certain: she was kindly at heart; she had haughty pride of family; she was the most interesting girl I had ever talked to.

I wondered if the one point on which she had been continuously deadly serious—the pedigree—was the pivot of her nature. I had known people so inwardly arrogant that they were like some princesses, friendly to all the world because they thought themselves above the world. I did not want to believe this, but that upturned nose and upthrust chin had made a picture not to be forgotten. Proud people with beautiful, friendly manners charm with a winning grace until their superiority is challenged. Then—

But I swept this thought away and dwelt on her many gracious traits. I thought

Then — But I swept this thought away and dwelt on her many gracious traits. I thought about her with such concentration that I mixed her up with a ruddy sheldrake and an Egyptian goose. Then I realized that the two men in my compartment were discussing a ridiculous bird and proclaiming its strange percentage.

cussing a reductions of and processing its strange parentage.

"I watched 'em mate in St. James's Park," one said. "They nested in a little island. Four eggs, rats got three, one (Continued on Page 50)

They keep you looking your best



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hatched. Now what do you think of that? The Egyptian goose was twice the sheldrake's size, but he was sergeant major all right. International marriage, what? Such a cross never known before. War excitement, I s'pose. German guns all parked about, and huts and soldiers. Got rattled all right, what? A hawthorn tree so shocked half the May blossoms blushed. Fact! Half the tree white blossoms, half pink. I never saw that before either."

"I've seen that tree," said the other; "pink May grafted on white."

I scanned the first speaker with eager eyes. His voice told me that I knew him well, though I had never seen his face. They had never uncovered that over there in the St.-Nazaire Hospital in my presence. He turned his head so far round to look at his companion that I made sure that his left eye was glass.

"Rot!" he cried. "Blushin' for shame, what?"

He made a hideous grimese. I knew

what?"
He made a hideous grimace. I knew
then that the left side of his face was built up, and that a jolly, warm-hearted smile is only a contortion if it is literally a half

up, and that a jolly, warm-hearted smile is only a contortion if it is literally a half smile.

This was the young man who had fallen overboard in the entrance to the St.-Nazaire dock. I had dropped a fat fender which lay at my feet and so saved Capt. John Saumares from being crushed to pulp between hull and dockside, but I had often wondered whether I had done him a kindness. I had gone in the water after him and fished up a limp mass, and in the hospital where I had talked to him several times he had been to me only a bandaged bundle—a bundle unexpectedly removed across Channel to Folkestone, they said. I had heard nothing further of him.

I was astonished at the restoration achieved, at the gayety of his manner, at his light-hearted chatter, at the cheerful expression of his face—very attractive when he was not laughing or talking with one side of it. His brown glass eye flecked with gold spots looked at nothing with the artless candor of its honest mate. There was not a line in his forehead, not a wrinkle in the corner of his eye. I knew that he was about my age, but he did not look his

was not a line in his forehead, not a wrinkle in the corner of his eye. I knew that he was about my age, but he did not look his twenty-five years. He was of that tall, slim, fair type of English boy who never grows up, whose convictions never worry him because fixedly inherited and unalterably licked into him at a public school of caste and whose correctioner percent tended. caste, and whose conscience never troubles him because it moves by an iron code which he does not think of violating. I did not speak until our fellow traveler

I did not speak until our fellow traveler had left us at a suburban station. Then I called to him by the name which he had given to himself at St.-Nazaire Hospital, Pancake Johnny. He turned his working eye on me and looked me up and down with a facial contortion to which I had already become so accustomed that to me it expressed on accustomed that the mean traveller is the statement of the state

pressed only pleasure and eager curiosity.
"Rokeby Charteris," I said.
He let out a yell and grasped my two

hands.

"Roke!" he cried. "That's all I could remember, what? And my kit lost crossing, and your name with it."

It was mighty pleasant to hear such words as he poured out on me. I was surprised to find that he could remember all our talks at the hospital, in which his words had been numred out with difficulty.

our talks at the hospital, in which his words had been pumped out with difficulty through a gap in his bandages.

"My last message to Polly," he said, grinning cheerfully, "do you remember, what? And you never had to send it after all. Polly was a family arrangement, dear old girl, one of the best, rippin', and she took it that way, what? But I didn't.

"I was awful spoons on her, and her damn friendly letters hit me hard, but I ate 'em all the same, what? She came every month to see me at Folkestone Hospital, and then at a London convalescent. She dragged me to church the first day I

pital, and then at a London convalescent. She dragged me to church the first day I was allowed out."

"Fine!" I cried, delighted with this happy compensation which had come to him.

"Wasn't it, what?" he asked. "Oh, it bothered me a lot till she did that. You see, in the meantime there was another girl—a toppin' girl, one of the best." His voice had fallen to tenderness; his brown eye looked pensive.

voice had fallen to tenderness; nis browneye looked pensive.
"I'm simply rotten at tellin' a tale," he went on, no doubt noting my bewilderment.
"Best man, what? Not groom. I had crocked up, d'ye see, and so they married her to my younger brother, and they waited till I could see em turned off."

I DROVE straight to LeCroix's house, expectant, curious. At last I should see Odette. I wondered how she would receive man what her mother's attitude would be toward me.
"What?" I cried to Jacques. "Not come

He had not uttered a word, but his popping eyes had performed superhuman gymnastics, and his high and solemn dignity could only have been imparted by family sorrow. He shook his head in a melancholy

sorrow. He shook his head in a metanencity negative. I was thunderstruck.

"Send Marie to me," I commanded. I went uninvited to LeCroix's den. It had become a maiden's bower. The tender offerings of the vicomte bloomed everywhere. Presently came this cockney Frenchwoman looking sullen defiance from careworn eves

careworn eyes.

"Marie," I charged, "you slipped se-cretly with mademoiselle from her home in France. When madame arrived here you kept her downstairs until mademoiselle got

away. You know where she is."
Marie stumbled back into a chair and sobbed silently.
"Monsieur has no news?" she asked bro-

"Monsieur has no news?" she asked brokenly.

"No, but you have," I retorted sharply.
"I had hope. I had hope," she muttered over and over again.

I told her what I had discovered. She became more cheerful when I made it clear that mademoiselle had spent the night in a sheltered home. Marie was sure that she had heard the name of Carol Bourne.

"Tell madame," I said, "that mademoiselle is very discreet and visits friends. Are you in favor of this marriage with Monsieur le Vicomte?"

"Oh, monsieur," Marie said, jumping to her feet and coming to me, "I am in favor of nothing except to find her and bring her home."

home."

She showed more feeling than madame ever would, I was sure. I was impressed by her anxiety and convinced that she was not in touch with Odette.

"Tell madame," I said, "to send the vicomte away. Do not say that I said it. Then mademoiselle will return, I am sure."

We heard the doorbell ring, and Marie put a finger on her lips. We could no more than catch the echo of a suave, sonorous voice.

voice.
"It is the doctor," Marie whispered.
I looked my astonishment that a practitioner had really been summoned.
"He treats Madame Seravin for nerves," Marie volunteered, "and also he gives lessons for the treatment of scarlet fever. He writes each morning a bulletin. It is a bad attack which he is asked to imagine, and madame makes many notes, that she may know how to treat the fever when she returns to our home."

"It is a shameful fraud," I exclaimed hotly.

hotly.
"Monsieur," Marie sighed, "does not know that a French girl must not be talked

Did she wear the check dress?"

"No, monsieur, a blue."
"Can you get me a photograph of her?"

"Can you get me a photograph of her?"
"There is none here, monsieur."
I slipped out of the house by the back way, not caring whether Marie told of my visit or not, but not wishing to meet either conspiring matron. I should have told them what I thought of them. I went straight to a post office and telegraphed to Miss Egerton. I told her that Odette had not returned and begged her to wire if she heard anything.

At my chambers I placed my goldenheeled slipper on my bureau, changed and went to LeCroix at his hotel. I found him in his room sitting bolt upright, his pink

"Oh," I said, "I understand now. And the other girl?"

"Refused me three times," he answered blithely; "but next time—perhaps—you never know your luck. And now I've got a billet, and a fixed screw, and what with my pension and a bit of an allowance—I'm private secretary to my old grandad, Lord Cherriburton. Heard of the old boy? Postmaster General in 1909, what? As good an old scout as ever fluttered a tenner over the green cloth."

I had not heard, but I listened with a continuous chuckle to his vivid but hardly respectful delineation of the old gentleman's character, which did not finish until we had arrived at Victoria. We exchanged addresses, and I promised to visit his people at their Berkshire home.

**III*

A valet came nurrying into the room and respectfully handed over a dinner jacket. Then LeCrcix boiled over. He poured over that man the most blighting, biting prodigality of offensive abuse that I had ever heard heaped, but as it was all in French the victim no more than looked uncomfortable.

When he had crept away LeCroix put on

When he had crept away LeCroix put on when he had crept away Levrous pas on the dinner jacket, and then held out his greatarm and said in his odd new bottled-up way: "The fellow kept me waiting. I have had the velvet cuffs removed."

had the velvet cuffs removed."

His outburst had prevented apoplexy. His face relapsed to wine color and his eyes ceased to gleam. He loved bizarre enrichments on his clothes, and this foible went sometimes to such lengths that it was a little embarrassing to be with him. "Why change the cuffs?" I asked. "They are no longer comme if faut." He surveyed himself in the glass. "Come. It is the dinner of the three M's. You shall join."

As we went along the corridor I asked an explanation. He licked his red lips.
"Sole meunière, filet mignon, pêche Melba. That is the meal, with some hors d'œuvres and a crème potage. We larranged it—the vicomte and I. I almost late."

almost late."

He proceeded in stately silence and entered the elevator with a step so light that his immense weight hardly jarred it. He had had a wonderful day, he said. That remarkable New York friend of mine had sold him the steamer at a bargain. When he told me the price I could not understand why he was not bubbling and prancing.

His new reticent manner suggested an ex-His new reticent manner suggested an excitable elephant, tightly chained by legs

The vicomte had not yet come down to the lounge. LeCroix, with a splendid dig-nity, filled the two places in a double seat. "Why did you leave Plymouth?" he

asked 'Jim Shaw wired. I wished to see him,

"Jim Shaw wired. I wished to see him, of course."
"I did not give him your address."
"He got that from my man, I suppose. When are you going to send this poor old vicomte home?"
"Psst! Here he comes, Roke."
His greeting of the ceremonious nobleman was a superb duplicate of the vicomte's bow. That gave me the key to the pianissimo manner of the mercurial and boisterous LeCroix. He was modeling his dress, his manner, even his speech, on the boisterous LeCroix. He was modeling his dress, his manner, even his speech, on the aristocrat. I thought of a Texas gusher, clamped down, and I expected all that evening to see LeCroix! burst upward with a noise like a derrick hitting the ceiling. But nothing happened.

The vicents was very polite to me, but

But nothing happened.

The vicomte was very polite to me, but was preoccupied and anxious. At dinner, as we ate the first of the three M's, a messenger brought him a note. He read it with an anxious care, then handed it to LeCroix.

"Hélas!" LeCroix sighed, and after permission extended he passed it over to me:

BULLETIN ON CASE OF MADEMOISELLE SERAVIN, SUFFERING FROM SCARLATINA

SECOND DAY.

"Patient on the whole had a better night. Became slightly delirious at one A.M., when the temperature rose to 105 F.

"Rash is not so congestive looking this morning. Throat not so painful, but still red and cedematous. On the whole there is a decided improvement since yesterday morning.

"A LANCEON-LOWES M. D. L. P. C. P."

"A. LANGTON-JONES, M.D., L.R.C.P."

"It is favorable," I said.

The vicomte gravely nodded as he took a second helping of the sole. LeCroix bent his head in stately acquiescence as he was served for the third time with the fish. The vicomte's spirits rose, and he speedily be-came the most charming of dinner com-panions. His world was a dead world to me, but his urbane wit infused it with life.

(Continued on Page 55)



For Ice Cream and Frozen Desserts

RICH and delicious ice cream, custards, puddings and desserts of all kinds can be made with Carnation Milk. Just cows' milk evaporated, then sterilized in hermetically sealed containers, it is convenient, economical and absolutely pure. We will gladly send you our Cook Book; it includes good recipes for frozen desserts of all kinds.

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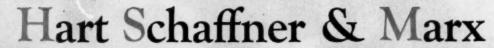
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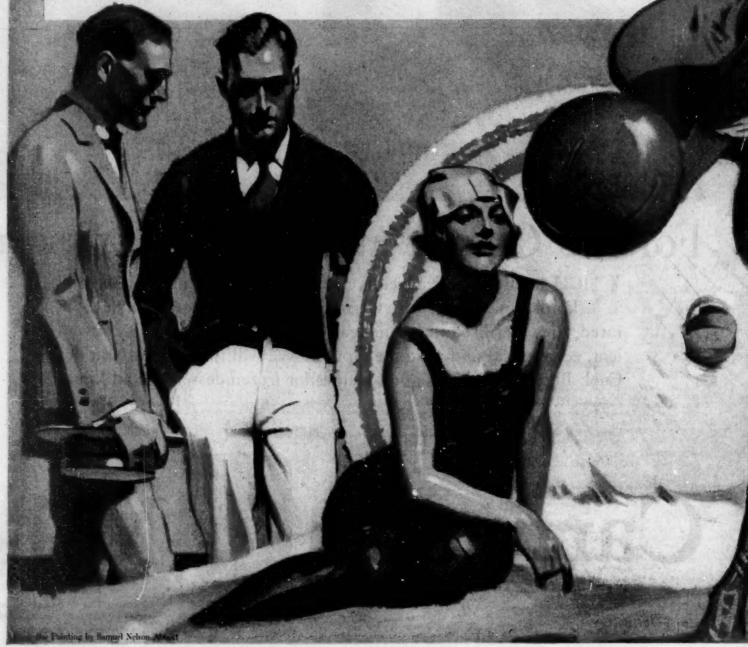


Stylish summer clothes

If they're not made right, of fine fabrics, the style won't last through the hot days; they wilt

We put good tailoring back of the style; with good fabrics. They're good enough for us to say-satisfaction guaranteed or money back







When you get up a Picnic

When you are filling the picnic basket there is something you can do to gladden the party.

Put in plenty of Tak-hom-a Biscuit to make sandwiches that will hold generous fillings, and Sunshine Fig Bars to serve with fruit; Sunshine Yum-Yums (the snappy ginger snap) and Sunshine Lemon Snaps to go with ginger ale or soda pop. Don't forget Sunshine Animal Biscuit for the children; and tuck in a box of Sunshine Per-fet-to Sugar Wafers to munch on the way home.

Even if a picnic is planned in a hurry, you can have all these good things—from the Thousand Window Bakeries—with little bother on your part.

Look over the Sunshine Display Rack at your grocer's and you will see that uses for Sunshine Biscuits do not end with the picnic basket.

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Everymeal - Everyday Here are other Suggestions for Picnics Sunshine Clover Leaves Sugar Waters Sunshine Hydrox Biscuit Sunshine Afternoon Teas Sunshine Chocolate Fingers Sunshine Vanilla Wafers

Sunshine Animal Biscuit

He seemed to take a fancy to me, and after dinner and coffee extended an invitation at

we shall later go on to the Cercle," he ... "Will you come, Monsieur Charsaid

Lecroix mysteriously signaled "No," but I accepted.

I accepted.

That is how I came near midnight to be in a large room paneled in white and gold, with Japanese paintings on silk in each panel. A haze of soft light from hidden sources suffused the room and gleamed on gilt chairs, on an oblong table and on fifteen or twenty men, some of whom wore orders and decorations, some wide red sashes, and some younger ones the uniforms of captains and lieutenants in the British Army.

LeCroix looked at the table with hungry, eager eyes.

eager eyes.

"Hélas, Roke, old man," he muttered in my ear, "I have solemnly promised my dear wife not to gamble. But such promises are off, are they not? It is a brilliant comercial to the such promise does." dear wife not to gamble. But such promises are off, are they not? It is a brilliant company and I must do as the vicomte does." He made a dash for a vacated seat on the left of the banker, then summoned me with a backward jerk of the head. "You are young." he whispered. "You are hotheaded. If you play, remember the golden rule: Do not lose more than you have in your pocket. Thus you will never wake to remember losses which you cannot afford."
"Do you think," I answered, "that I am going to sit in a game of baccarat with such a bank as that?" I pointed to the heap of notes in front of the banker as LeCroix nodded in satisfaction at hearing that I did not intend to play.

I sat down on one of the spidery-legged sofas and presently was interested to see Pancake Johnny enter the room. He stood and looked at the table with his one-sided grin, then he saw me. He came over and greeted me in the low-pedaled voice appropriate to that solemn temple of chance. "Takin' a flutter?" he asked as he sat by my side. "Cherry's winnin', what?"

He pointed out his flighty grandfather, of whose peccadillos I had that day heard an irreverent account. I looked with curiosity at Lord Cherriburton, fine-skulled, literally long-headed and very bald. The clean-shaven, wrinkled face received character from a bold nose which sprang from between two keen eyes younger than the rest

from a bold nose which sprang from be-tween two keen eyes younger than the rest of him.

of him.
"I told Cherry I had run against you,"
Johnny said. "He wants you up at our
river house over Sunday."
Of course I had to decline, for I had a far

Of course I had to decline, for I had a lar more important engagement at Folkestone, but I promised for the week after.

"Cherry must be near his limit." He rose that he might the more clearly see the pile in front of his grandfather. "He's not allowed by the family to lose more than a thousand in a night," Johnny explained, "so he don't allow himself to win more than that "They" what I'm doin' here what? that. That's what I'm doin' here, what? Keeping tab."

A servant came up to us. He wore a pium-colored velvet livery and white silk

stockings.
"I thought perhaps you'd like to know, sir, that Captain Bentacute is below."
"Here? What?"
"Yes, sir." The lackey turned to me:
"Perhaps you'd wish to pass it to your friends, sir."
"This are Bake? Tall 'on what?"

Friends here, Roke? Tell 'em, what?" Johnny rose and sauntered to his grand-father. L went to the side of LeCroix, choked with laughter. This mysterious

message, heavy with meaning to the initiated, would be Greek to LeCroix.

I bent over and muttered sternly in his large red ear: "Captain Bentacute is large red ear: below."

large red ear: "Captain Bentacute is below."

The man next to him, obviously overhearing, shot up so abruptly that he knocked me against my partner. This man hastily gathered up his money, muttered an apology and went toward the door. LeCroix looked javelins and bayonets at me—his eyes were too fierce in excited moments to look such trifles as daggers. Then he gazed about and saw that play had abruptly ceased. I went to the vicomte and whispered that some interruption, not understood by me, had occurred. Then Johnny Saumarez claimed me and introduced me to his grandfather. My hand was clasped in long, slender, cold fingers. "A sportin' jump into St.-Nazaire waters, youngster," the old nobleman said, "saved the boy for us. Made a good job of him, didn't they, young Charteris? Mind you come to us."

"Can we drop you, what?" asked

Johnny. LeCroix, stuffing his pockets with wads

LeCroix, stuming his pockets with wads of bank notes, came over to me perplexed. "What happened?" he asked in French. "Bentacute dropped in," I answered gravely, with a significant warning flutter of my left eyelid. "Take the vicomte away."

of my left eyelid. "Take the vicomte away."
LeCroix looked at me with suspicion,
then glanced about with alarm. The room
was almost empty. He lunged across,
thrust a hand through the vicomte's arm
and led him out.

nd led nim out.
Johnny dropped some of the notes which
had gathered from his grandfather's
lace at the table, and a light breeze carried place at the table, and a light breeze carried some away. He summoned a servant and pointed, keeping his eye on the money while his grandfather talked to me and while I watched a man over Lord Cherriburton's shoulder. This man was undersized—not more than five feet six inches—but his figure was symmetrical and looked powerful. His unwrinkled face suggested twenty-five years; his strong oval chin and firm mouth, seemed to say at least thirty, but ful. His unwrinkled face suggested twentyfive years; his strong oval chin and firm
mouth seemed to say at least thirty; but
his snow-white hair made all estimates absurd. He had done everything, seen everything, and had perpetual youth, I thought.
He had disappeared before I could ask
who he was, but he was the easiest man
to describe who had ever lived.

"Bentacute, what?" Johnny said as we
descended the stairs with leisurely steps.
I thought we were too late, for a small
squad of policemen came marching in.
The sergeant in command looked up,
promptly ordered his men into a side room
and closed the door on them.

"I beg your pardon, My Lord," he said,
obsequiously touching his cap; "I thought
everybody was out."

"Why do you worry us, sergeant?"
Lord Cherriburton asked.

"Very sorry, My Lord."

He led the way across the sidewalk,
waving away the small crowd which had
gathered at sight of the police. They obediently made a lane, but fell back further
at another wave. He turned the handle
of the door of the limousine with gingerly
deference.

When we were inside he closed the door,

deference.

deference.

When we were inside he closed the door, inserted his head through the open window and said under his breath: "Two young officers played the fool, My Lord. They dropped a bit more than their fathers could stand, and the fathers laid a complaint. Not sporting, My Lord, but it happens. Good night, My Lord. Good night, captain. Good night, sir." He touched his cap three separate times. "Thank you, captain." He touched his cap pagain.

I saw the coin as it passed to his hand. All this courtesy for two shillings, less than half a dollar. But I wronged the good constable by this thought, for he would have acted just the same without any tip

this thought, for he would have acted just the same without any tip at all. But he had not yet finished.

"Is it home, My Lord?" he asked.

I gave him my address.
"Thank you, sir." Another touch of the

cap.
"Thank you, sergeant," I politely an-

swered.

Having thus performed all necessary rites of ceremony, the word was passed to the chauffeur and we got away. Lord Cherriburton with amiable good will made

Cherriburton with amiable good will made a charge against youth.
"You war-spoiled youngsters," he said, "are upsettin' the world—commerce, labor, manufacturin', shippin', gamblin'—all stirred to froth by boys who won't settle down. Stick to dancin' and girls, boy, and let us old ones take our only pleasure in peace."

"Roke wasn's playin'," Johnny protested, laughing.

"I had a palate," the old man cheerfully said. "Now I live on toast and tea. A petiticast once would bring me runnin'; now if I see one flutterin' I yawn. I was keen on huntin'; now I doze by the fireside. I've bagged my fifty brace of a mornin'; now I can't lift a gun to my shoulder. I traveled. I was in public life. I enjoyed it all. Now I've one pleasure left. You boys come along and rob me of that. There's lots besides

gamin' for youth, you know. Leave that us old or

gamin for youth, you know. Leave that to us old ones."

He was no sour old mourner over lost pleasures. His protest ended in an odd little chirrup which I could guess was the ghost of a once-jolly chuckle.

"I'm sorry for what I've done, sir," I said, "but what did I do?"

"Poached," he responded. "We old ones have two honest pleasures—ambition, gamin'. The world's too democratic now to make ambition interestin', so I gave that up. Gamblin' is all I have left. A safe pleasure for age, if you can afford it; folly for youth." He chirruped again. "A changin' world," he said. "That mistake could not have happened before the war."

"What mistake, sir?" I asked.
"Sendin' those bobbies before we were away."

I laughed.

"If you were in on a New York raid," I said, "you would not complain of this."
"Raid?" echoed His Lordship. "D'ye call it that?" He was amused.
"Yes, and you were tipped off to it."
The old nobleman emitted his thin, cheerful chirup.

ful chirrup.

Extraordinary language you Americans talk

talk!"
"Who's Bentacute?" I asked.
"Don't know Bentacute, what? Well,
I'm jiggered!" Johnny answered. "I
heard of him in Alexandria, Bagdad and
Lens, what? He keeps princes and ambassador johnnies and visitin' statesmen
and granddad out of trouble. That's his
business, what? These police chaps are
sometimes officious, don't you know.
Bentacute teaches 'em etiquette, what?
He —"

"John," Lord Cherriburton interrupted "Jonn," Lord Cherributton interrupted
with sudden animation, "a ghost was
puntin'—a ghost of the old Paris days. I
saw an old friend, De Levilier. Certain it
was him. Find him out."
"He's at the Savoy, sir," I blurted out puntin'

was him. Find him out."

"He's at the Savoy, sir," I blurted out before I thought.

The old nobleman chuckled.

"After a girl," he said. "Nothing less would bring him across Channel. Have him up over Sunday, Jack."

"Righto!"

Lord Cherriburton chirruped again.

"De Levilier hasn't missed many chances in his life," he said. "But I forget how time flies. No, it can't be a girl. He was godson to the Comte de Mornay. He's nearly seventy."

The limousine drew up at my door, and Saumarez accepted my invitation to come in. "You've won your limit, Cherry," he said, "so it's straight home for you."

In my room, chuckling, I said: "You call him Cherry, Johnny?"

"Of course. Everybody does in the family. He's one of the best, what?"

Saumarez emptied bulging pockets of clean, crackling five-pound notes.

"The only place you can keep clear of those filthy pound notes is a gamblin' hell, what? I'll take these notes to Bentacute to-morrow. He'll hand 'em over to the boys who made the kick. Don't believe in it myself, what? But that's what Cherry'll want. If a chap loses and squeals —"

"Will they take it?" I asked, surprised.

"Bentacute will say it comes from the proprietor," Saumarez explained with his one-sided grimace.

It was then that I broached the tonic

proprietor," Saumarez explained with his one-sided grimace.

It was then that I broached the topic which I had brought him in there to

discuss.

"Johnny," I said, "the Vicomte de Levilier is an old, old man and he doesn't

"Good fault, what?" Saumarez lighted cigarette. "Know him well?" a cigarette. I nodded.

I nodded.

"Responsible for him," I announced.

"England is too hectic for him. I'm trying to get him back to his warm, quiet corner in France. Don't ask him to your place."

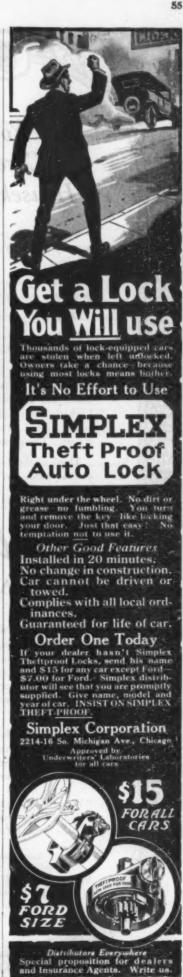
"Oh, if you say not. It's rather fun when Cherry meets a friend of his youth. Take it from me, you and I live in quiet times, Roke, old man." He turned his head to get me in direct vision of his sound eye. "I'll forget him," he promised. "That's the best I can say, what? But Cherry won't, I'm afraid."

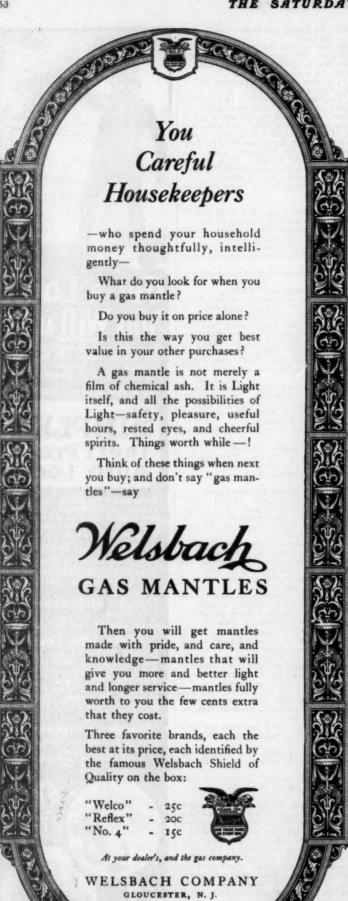
I'm afraid."
"If it has to be it must be," I said with

pious resignation.

I saw him out on a renewed promise to go to his place on the Sunday after next.
"Polly'll fall on her knees to you,"
Johnny said. "You saved me, what? You saved her from me, what? She's full of cratifule." gratitude.

(TO BE CONTINUED)





THE CONSTANTINOPLE REFUGEES

belong—threw ropes up to them and sold them bottles of water and loaves of bread for wedding rings and fur coats. When pay was slow in coming they disported themselves with the refugees, pretending to tie loaves to the dangling ropes, and laughing merrily when the refugees clawed at them. A number of refugees told me about this fascinating exhibition of courtliness and hospitality on the part of the Levantines, and some of them were so stirred by the recollection that they wept with rage at the mere telling of it. None of the people who indulged in these gentle pleasantries were Turks. And I might add at this point that the people of America have picked up some very worthless notions in the course of the past century concerning the relative value of the people of the Near East.

The relief organizations, however, got under way with great rapidity. The American Red Cross, from the very first, did exceptionally fine work among the refugees, and in such a way that the Russians in Constantinople and the Russians in all the other cities of Europe express their gratitude to the American people with unusual feeling and sincerity. The French High Commission notified all the Constantinople relief organizations that the French would assume the responsibility for the relief of the refugees and requested that the work of all the organizations be carried on through the French. The British had taken charge of Denikin's refugees from Novorossiysk; and since the French had backed and recognized Wrangel it was felt that they should look after the evacuation of his forces. The size of these Russian evacuations has made it imperative that they be closely supervised and controlled; for they have been very similar to the great migrations of early days which so frequently altered the map of Europe and changed the destinies of nations. If allowed to follow their natural course they would unquestionably have resulted in guerrilla warfare of a particularly virulent sort, and in the complete upset of the Near Eastern schemes which have

Cosmopolitan Galata

Cosmopolitan Galata

Constantinople reminds me, in general shape, of a giant mitten. Past the ends of the thumb portion and the finger portion of the mitten flows the narrow Bosphorus, running swiftly out of the Black Sea in a channel no wider than many large American rivers—the channel through which passes all the wealth of the Orient in its journey to the Western world. The finger portion of this mitten is the old imperial city of Constantine and the Byzantine Empire, and the Stamboul of the Turks. Marching along the ridge which forms its backbone are the mighty mosques of St. Sophia and the Sultans, bulking proudly above the solid masses of shops and bazaars and palaces and crowded wooden dwellings which comprise the ancient city. It is these mosques, pale pink and gold in the early morning haze, gray in the hot light of noon, and soft lavender as the sun goes down, which make the sky line of Stamboul a spectacle more striking than that of any other city in the world with the single exception of lower New York.

Across from the finger portion of the mitten lies the thumb portion, which is Galata along the water's edge and Pera in the higher portions. In Galata and Pera live the Greeks and the Armenians, the Americans and British and French and all the other nationalities regarded by the Turks as foreigners. Pera swells up abruptly and proudly from the frowzy money-changing shops and cheap stores and redlight districts and water-front activities of Galata; and her slopes and hilltops are closely covered with modern stone office buildings and shops and apartment houses and dwellings.

Between the thumb portion and the finger portion of the mitten, running at right angles out of the Bosphorus, is the Golden Horn, crowded with shipping and crossed by the Galata Bridge, across which surges the motleyest throng of people that ever mottled, as one might say, a single city. Whatever nationality you may seek can be found on the Galata Bridge on any day in any year; men from the far north and the far south, from the far east and the far west, and from all the countries between: Poles, Czechs, Rumanians, Albanians, Montenegrins, Algerians, Persians, Arabs, Tartars, Mongols, Cossacks of all varieties; Finns and Chinamen; Americans and Hottentots; kilted Scotchmen and wilted Peruvians—representatives of any country that may suit your fancy.

Everywhere throughout this huge city, so magnificent from a distance and so squalid when you are in it—this city that would be the greatest city in the world if it were under the American or the British flag—there are Russians.

There are Russian restaurants, Russian newspapers, Russian teashops, Russian dance halls and Russian shops of every description. Some shops drive a thriving trade in good Russian vodka and fair Russian vodka and Russian vodka of the sort that would dissolve a life-size marble statue of the Dying Gladiator in twelve minutes or peel the hide from a very old and very tough elephant. The main streets of Pera are sprinkled with shop and window signs in the old and deformed-looking Russian letters. There are Russians selling flowers and toys on street corners; there are admirals opening the doors of buildings to callers: there

There are Russians selling flowers and toys on street corners; there are admirals open-ing the doors of buildings to callers; there are army officers taking the hats and coats of patrons in restaurants; there are prin-cesses and the wives of former millionaires waiting on table. Well, let us have a few specific instances.

From General to Janitor

At the crowded corner where the Rue des Petits Champs runs out of the Grande Rue de Pera and around to the American Embassy and the Pera Palace Hotel stands a flower seller named Mandrika. He is in the uniform of a Russian officer because he has nothing else to wear; and on his tunic are the ribbons of various orders and campaigns. He comes from Petrograd, where he was very well known indeed; for he was not only an officer in that excellent regiment, His Majesty's Own Guard Rifles, but he was aid-de-camp and general à la suite to the Czar himself. The flower business, he says, is wretched; but a wretched flower business is better than begging.

business, he says, is wretched; but a wretched flower business is better than begging.

The Russian Embassy, which is a large building on the Grande Rue de Pera, has been partly turned into a 300-bed hospital, equipped throughout by the American Red Cross. A kitchen in the basement of the embassy cooks the food for the patients of the hospital; and the chief cook of this kitchen and his staff of ten men are all Guards officers. Another section of the Russian Embassy has for its janitor General Kontemikoff, commander of a division in the Great War, and late Maréchal de Noblesse of the District of the Don. This latter job can't be translated into English with any exactness; but if my understanding of it is correct it is a sort of cross between the president of a state senate and a presidentially appointed cotillon leader.

The editor and publisher of the largest afternoon paper in Sebastopol is jealously guarding his newly acquired job as hall porter in a Pera office building. In the stables of British Headquarters there are five Russian officers who have been employed as grooms. The chauffeur of the United States military attaché was a captain in the air service of the old Russian Army, and shot down six enemy planes. The kitchen of the Russian hospital at Harble is run by two Cossack officers, General Belilinin. At the head of the laundry of this hospital is another general; while a Princess Galitzin is one of the laundresses. There are very many Princess Galitzins in Europe just now. The Princess Galitzin who

Pall -the pencil

Ask for PAL Leads—indelible or black. Packed 12 in orange colored box.

Because of their superiority, we recommend PAL Leads for all metal pencils. All high-grade leads fit PAL—the pencil.

Through reams of paper, Pal is always sharp. For a mere jotting he's always ready. Pal is all a writing man needs. Pals silver plated finish is handsome—he's strongly made and easy to hold. Better yet, Pal is always reliable: a new and simpler mechanism keeps him always on the job. In him the leads never jam or break, turn or wiggle, and they do feed freely.

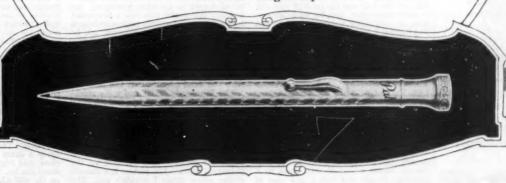
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For lasting beauty, durability and economy KERATOL is unsurpassed. It looks like the finest animal leathermade in any grain from walrus to seal and morocco-wears longer than most animal leather and is soft and pliable, but is waterproof, stain proof and may be washed with soap and water. It will not crack or scuff.

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KERATOL is the stamp and seal of quality. To manufacturers: Write for prices and samples of GENUINE KERATOL. Comes in all grains, weights and colo

THE KERATOL COMPANY Newark, N. J.



(Continued from Page 56)
is the laundress is the one whose brother
was an officer in the First Cavalry Guard
Regiment and aid-de-camp to Grand Duke
Nicholas.

Colonel Verevkin, of the Hussars of the
Russian coöperative society for one Turkish
pound a day. His wife, who is an excellent
needlewoman, does fine embroideries for
English and American residents of Constantinople. Between the two of them they
figure on being able to send their fifteenyear-old daughter to Constantinople College.

I was driving along a street in Pers one

figure on being able to send their fifteenyear-old daughter to Constantinople College.

I was driving along a street in Pera one
night with two young men from the American Embassy. "There's the man that
wanted the telescope," said one of them,
peering over at a vacant lot, "and he's got
it." It seems that this man had wandered
into the embassy some days previous with
a tale to the effect that he had sold all his
possessions for enough money to buy a
telescope, and that he still lacked ten
Turkish pounds of the necessary sum. He
wanted the telescope, he said, to earn his
living. His story was heard without enthusiasm, hecause heartbreaking tales are as
common in Constantinople as dandelions in
America. But he was so persistent that one
of the Americans finally gave him the ten
pounds—"to get rid of him," as Americans
susually say when they wish to becloud
their soft-heartedness—and then he had
to hide so that the Russian wouldn't reward
him with his last possession—a trick cane
which, to quote the American, was "so
dressy that a guy wouldn't be caught
soused at a dervish dance with it." And
here he was, giving the boobs of Constantinople a close-up at the stars for five piasters
a shot. It was a great relief to the American, for he had strongly suspected that his
ten Turkish pounds had been used to celebrate the Russian Easter. Later I asked
about the telescope owner at the Russian
Embassy and found out that his name was
Sirdaschoff, that he had been wealthy
before the revolution and had attained
some fame as an amateur astronomer,
having maintained a private observatory
that would have done credit to a university.

The American Y. M. C. A. has a Russian
accial center up on the Pue Russian which

some lame as an amateur astronomer, having maintained a private observatory that would have done credit to a university. The American Y. M. C. A. has a Russian social center up on the Rue Broussa, which leads off the Grande Rue de Pera. There are schools for Russian children in this building, and a dining room where Russians who have jobs or who have a little money left can come and get good food at more reasonable prices than obtain in the hotels or the Turkish or Russian restaurants—and the prices in the latter places are unusually stiff. Constantinople, with the possible exception of London, is the most expensive city in all Europe. In a way, it is the most expensive city in the world, for there are no little places around the corner, as there are in all other European cities, where one can dine cheaply if the necessity arises. One must live either expensively or very, very wretchedly; and that's another reason why the Russians in Constantinople are out of luck Russians in Constantinople are out of

I went up to the Russian social center for lunch one noon; and before I went up to the dining room I stopped to get the young American who, with his wife, has charge of Y. M. C. A. activities.

The Cream of Tartar Beauty

One of the prettiest girls that I ever saw was rushing cabbage soup from the kitchen to the tables. She was twenty-two years old, and her hair was the color of corn silk in early September, and her eyes were as blue as—well, any magazine editor who was handed a colored photograph of her to use on the cover of his magazine would burst into tears of gratitude. Around her neck she had a triple string of pearls about as large as buckshot. These were the genuine article. The young woman was the Princess Vododskaya, a Tartar princess from Turkestan; and I don't mind saying that since I have seen her the expression "Cream of Tartar" conveys more of a picture to me than it did some time ago. She came to the Y. M. C. A. for work as soon as she reached Constantinople, for she said that she could be happier if she worked than she could be if she lived by selling her pearls. She was offered a position as dishwasher, seized it joyfully and stuck to it steadily, though she had a bad case of recurrent malaria. When the opening came she was given a place as waitress, which she has held ever since. Her position pays her twenty-eight Turkish pounds a month, or One of the prettiest girls that I ever saw

about twenty dollars. She gets her meals for nothing, and pays eighteen pounds a month, or about twelve dollars, for her room. She is a widow. Three months after she was married her husband was killed fighting against the Bolsheviks.

killed fighting against the Bolsheviks.
Russians have always been a peculiarly improvident lot of grown-up children. When they have money they spend it without much apparent thought for the morrow; and the doctrine of I-shouldworry was postulated long, long ago in Russia in the single word "Nicheso," which might be translated by the phrase, "What's the odds!" Tough as is the lot of the Constantinople refugees, one sees the old nicheso spirit cropping out constantly. Those who have a little money left are apt to spend it freely. Many of those who have earned a little and have nobody dependent on them blow in their earnings with great enthusiasm.

I know of no better illustration of this tan the case of a dashing and debonair ussian captain, who fought on every than the case of a dashing and debonair Russian captain, who fought on every front during the war, spent many months in Russian, English and American hospitals, and finally wound up his military career with Wrangel. He was brought up to be a fighter, and fighting is all that he knows. He got in touch with friends in America and finally secured permission from the State Department to go there. His American friends sent him several hundred dollars by way of the embassy to pay his passage. The embassy, however, refused to give him the lump sum, having had experience; but he was told that as expenses arose in connection with his trip the money would be advanced to him. His first need was a visa, which would cost ten dollars. He asked for the money, got it, and started down the street for the visa. On the way he saw in a tailor's window a gorgeous pair of military breeches. The price, by some fatality, was ten dollars. The breeches were truly magnificent, and he craved them. Without more ado, therefore, he went in and bought them. And the visa? Nicheo! He should worry!

The Delights of the Muscovy

So, in spite of the terrible suffering among the Russians, there is a certain amount of merrymaking as well. Then amount of merrymaking as well. Then there are many Russian restaurants in which great numbers of Russians have found employment; and in these restaurants there is something doing, as our grandfathers used to say, every minute. Consequently if a young and good-looking Russian girl—or for that matter a Russian girl who is good-looking and not so young—has acquaintances aboard the American destroyers or among the many English and American business men in Constantinople, she can see some pretty lively goings-on in she can see some pretty lively goings-on in the venerable city of the Sultans. The Russian refugees in Rome were both sur-prised and shocked last February when a Russian girl came over to Rome from Con-Russian girl came over to Rome from Constantinople and expressed some contempt for Roman activities.

"Rome," she said, "is like a graveyard. You ought to see Constantinople. It's the gayest place you can imagine!"

The snappiest, as the phrase goes, restaurant in Constantinople is the Muscovy; and I will lever no of the set leave that room the state of the same that room is the same that room

and I will even go so far as to say that no city in the world can produce its like. When one enters it one's coat and hat are city in the world can produce its like. When one enters it one's coat and hat are taken by a Cossack colonel in his long brown coat with crossed cartridge belts, his wrinkled high boots and his swanky silver-hilted dagger in its silver scabbard. An embassy interpreter who was a lieutenant in one of the best guards regiments helped me a great deal in Constantinople, and he confessed that entering the Muscovy was an ordeal to which he could never accustom himself. He never knew whether to hop to attention and peel off a military salute for the colonel, or to ignore his uniform and rank and hand over his coat and hat.

The Muscovy's caviar and spike mackerel fresh from the Bosphorus and the snipe and pheasants and teal and Châteaubriand and salad with Russian dressing are the equals of any that I have ever tasted, or even heard described by Mr. Irvin S. Cobb, the distinguished bon vivant.

The Muscovy has an orchestra which is conducted by the first violinist of the Petrograd opera. The pianist is a concert player whose name I couldn't get. The Americans have a trick of going up beside him and whistling their favorite tunes to him. He orchestrates them and has the whole orchestra working on them in about

five minutes. One is apt to hear anything from Home, Sweet Home to the latest rag, which ends in the middle because the ensign from Home, Sweet Home to the latest rag, which ends in the middle because the ensign who whistled it to the pianist couldn't remember how the last half of it went. Two singers who help to entertain the diners are M. Pavolofsky of the Petrograd People's Opera and Madame Volavatz of the Petrograd Imperial Marinsky Theater. And there is a very pretty and graceful dancer who is the daughter of General Savitsky.

The only time that there has been any trouble in the Muscovy was when some of the staff of the soviet trade representatives in Constantinople went there for dinner one evening, just after they arrived, with their wives. A great many jewels were in evidence in the soviet party; and one of the waitresses cracked under the strain.

"Those dogs! Those dogs!" she sobbed.

"They killed my brother and they took all that we had. How dare they come here with those jewels—with our jewels!"

It was quite dime-novelish; and the feelings of the other diners were so pronounced and so apparent that the soviet representatives left early and didn't come back again.

Good Work by the Red Cross

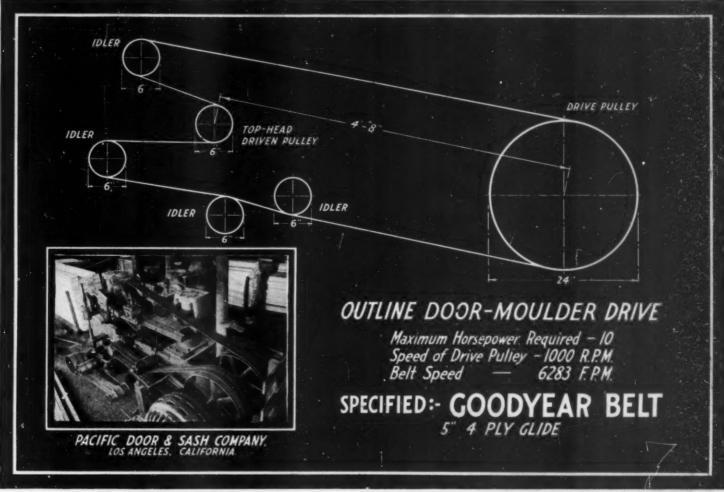
To see how the average Russians in or near Constantinople spend their evenings one has to trail them to their tiny corners

near Constantinople spend their evenings one has to trail them to their tiny corners of rooms under the roofs or in basements when they steal out at night in the tattered uniforms which they have been unable—too proud, possibly—to replace. I found myself walking behind a Russian officer and his wife one evening. His overcoat was torn in back at the spot where the belt is caught against the coat; and through the rip, as he passed beneath a street lamp, one could see that he had nothing beneath his overcoat but underwear.

I found a couple of Red Cross camionettes headed out for the San Stefano refugee camp one morning, so I hopped aboard one of them and went along. I would like to seize this opportunity to do a little boosting for the work which the Red Cross has done in Constantinople. In some sections of Europe the Red Cross has had some harsh things said of it; but in Constantinople one never hears anything but the most heartfelt praise for the work which it has done. Americans, British, French and all the other nationalities of that polyglot city speak of its activities with heartfelt appreciation and gratitude. Practically all the hospitals and refugee institutions in the city and the camps have been outfitted and supplied by the American Red Cross. In all it has equipped 147 institutions for Constantinople refugees; and in the city proper it feeds each day 6000 refugees who are supplied by the American Red Cross. In all it has equipped 147 institutions for Constantinople refugees; and in the city proper it feeds each day 6000 refugees who are destitute. Of these, 1400 are women, children and invalids who require special feeding. It has given out over 10,000 men's suits, and outfitted the needy women and children. All the orphanages are equipped with Red Cross clothing. Also, it has installed and equipped, in a palace originally built for a sultan's daughter, a fine American hospital with a nurses' training school attached. This is something which Americans in Constantinople have been vainly trying to get for seventeen years. The deep respect and esteem with which all Americans are regarded in Constantinople are due in no small part to the work of the American Red Cross.

At any rate, the camionettes careered down the hill from Pera, across the Galata Bridge, up past the stately pile of Stophia, and out through the crowded, crazy wooden houses of Stamboul to the ancient walls, which for centuries made Constantinals.

Bridge, up past the stately pile of St. Sophia, and out through the crowded, crazy wooden houses of Stamboul to the ancient walls, which for centuries made Constantinople the most impregnable city in the world. A short distance outside the walls, on the edge of the high shores of the Sea of Marmora, stands a huddle of red wooden buildings which used to be Turkish barracks. This is the Lann camp in the town of Mekri Keoi. There is a pleasant outlook from the benches which the refugees have built on the edge of the cliffs, for across the silvery haze of the Sea of Marmora loom the blue bulks of Prinkipo and Dog Island and Bulwer's Folly, and behind them the distant snow-capped mass of Asiatic Olympus. The Lann camp is almost entirely a camp of intelligentzia; and it is clean and trig and as pleasant as such a camp can be. The camionette dumped mon the cliff edge and went off about other business. There were youngsters playing on the cliff edge, clad in obviously Americanknit sweaters. A few officers strolled past (Centinued on Page 62)



Blue print sketch and insert photograph of Goodysar-Glide equipped door-

Copyright 1921, by The Goodyear Tire & Rubber C

The Door-Moulder Drive-and the G.T.M.

The superintendent believed the belts they were using in the plant of the Pacific Door & Sash Company, of Los Angeles, California, could not be improved upon; for they were the best of many kinds the company had tried.

But he was reasonable about it, and he could see the point made by the G. T. M.—Goodyear Technical Man—that the most economical and long-lived belt was the belt that was specified to its work. So he agreed to test the Goodyear Analysis Plan on a single drive.

The drive he picked out was the plant terror—the doormoulder drive—a hard, high-speed, belt-eating drive, with an action that subjected its belting to an unusual amount of flexing. Four months was the longest any belt had stood up to the door-moulder punishment.

The G. T. M. noted every fact about the drive. The superintendent co-operated by supplying data on operating conditions peculiar to the plant. A Goodyear Glide Belt, 5-inch, 4-ply, which is specially constructed for fast, hard work, was recommended.

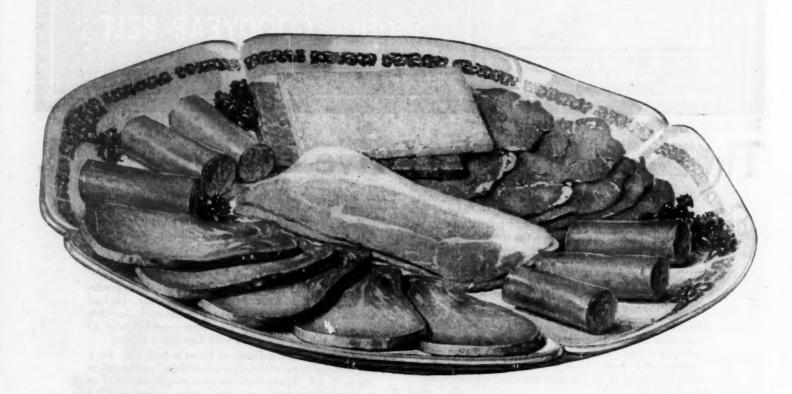
The Goodyear Glide hung to the door-moulder for nine months—more than double the life of the best previous belting. Moreover, because of its pulley-gripping qualities, slippage was reduced to a minimum.

Goodyear Belts sometimes cost more to buy, but this one had the added virtue of costing only two-thirds the price of the belt it replaced. So, considering its long life, its economy was nearly four times greater than its predecessor's. That convinced the superintendent. He had the G.T.M. analyze every drive in the mill. Another Glide is now mastering the door-moulder, and 25 other drives are equipped with Goodyear Belts.

If you want better belting, at lower actual cost, for a single drive or an entire plant, it will pay you to call in the G. T. M. There is one in your neighborhood. For further information about the Goodyear Analysis Plan or about the reliable performance of Goodyear Conveyor and Transmission Belts in your particular industry, write to The Goodyear Tire & Rubber Company, Akron, Ohio, or Los Angeles, California.

GOODFEAR





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Make sure though that you get the kind with the famous yellow and black label. All Morris Supreme foods are just what the brand name implies—Supreme.

MORRIS & COMPANY

Packers and Provisioners



The Basis of Better Times

The aggressive spirit of this country aspires to something better than the world has known. Merely to revert to pre-war times will not satisfy the United States. It seeks a deeper philosophy of human relations, a sounder basis of business, an efficiency in government expressed by results, an ever advancing standard of living.

The great problem in the achievement of these ends is a higher sense of responsibility on the part of those engaged in business and production. The world's progress must always depend upon the individual.

The problems of labor are reducible to the relation of one man to one job. If every man were true to his job and every job a square deal, labor problems would be reduced to a minimum.

The function of employers is to direct labor, achieving success in proportion to the return which labor enjoys. Labor which willingly follows and trusts an able general is always loyal and productive.

Capital exists because it is an essential tool of commerce and industry. A dollar must perform an honest day's work for an honest day's pay.

These are simple truths. There is nothing Utopian in business standards that call for hard work and square dealing. The National Bank of Commerce in New York is confident that through the individual acceptance and observance of these standards will come the realization of better times.

National Bank of Commerce in New York

Capital, Surplus and Undivided Profits Over Fifty-five Million Dollars

me with aimless, vacant looks on their faces. A woman looked around from a beach and bobbed her head at me with the Russian greeting that sounds like "Sdrasch" to an American and means, "How do you do?" I told her that my Russian was bad, and we spoke in German. Most of the people at Lann seemed to speak two or three languages. The camp was good, she said, but there was nothing to do; nothing at which one could work. One almost went mad from inaction and emptiness and nostalgia. There was nothing to work with—nothing. She had left Sebastopol with only the clothes on her back, and those had been torn to shreds on the trip down. She was wearing American clothes, thanks to the Americans. She would like to call Captain Pramberger for me, and the Countess Kamarovsky; for both of them spoke English as well as Russian.

I asked her about two girls on a near-by bench who were wearing American sweaters. They were perhaps fifteen years old. One was the little Princess Lilli Oblensky. The other was Anna Sabouroff, the daughter of a wealthy Crimean family. She and her two smaller sisters and her mother had come out in the Wrangel evacuation and had had

of a wealthy Crimean family. She and her two smaller sisters and her mother had come out in the Wrangel evacuation and had had a bad time of it. They had nothing to their names except the clothes which the Americans had given them.

Countess Kamarovsky came and smoked a cigarette with me and shook her head over the starration of the refuses because of

a cigarette with me and shook her head over the stagnation of the refugees because of lack of occupation. Before the revolution she had big estates near Moscow, and she went through some terrible experiences in escaping—experiences which she begged me not to tell for the sake of certain relatives who still remain in Soviet Russia. She and Captain Pramberger teach French and English to the other Lann refugeer. The days, she said, seemed terribly long because there was nothing at which one could busy himself; but the evenings were worse.

The camionette came back and we bumped onward to San Stefano over the most horrible roads that exist, I think, anywhere in the world, except roads that

where in the world, except roads that have recently been under shell fire. The only automobile that seems able to nego-tiate Turkish roads is a certain small Amer-

only automobile that seems able to negotiate Turkish roads is a certain small American car. Large and expensive automobiles have essayed the road to San Stefano, only to come limping home with broken springs and a general air of dejection. The camionette, however, bumped gayly onward.

San Stefano camp also lies a little back from the cliffs that rise from the Sea of Marmora, and the refugees are housed in old gray Turkish barracks. It is a barren and desolate place, and the bulk of the refugees are enlisted men of the Wrangel army, though there are many civilian families and many families of underofficers of the new volunteer Russian forces. There are few of the intelligentzia class there, and no effort whatever seems to be made, either by the French or by the refugees themselves, to keep the camp clean. The space between the barracks and the edge of the cliff, which would be a beautiful spot for the wounded and the idle to lounge, is filled with latrines and a profusion of filtr; and the breezes which blow from the Sea of Marmora serve only to disseminate an evil and sickening stench through the camp.

I took the stories of a score of refugees at random, and found them the same stories of Russia to another to escape the everadvancing march of the Bolshevik armies. Here is one of them—an amazing journey—stripped to the bones of the narrative.

From Pillar to Post

Doctor Kousmitsky was the chief medical officer of the Samara-Tashkent railway. He and his wife and his twenty-one-year-old daughter field from their home in Orenburg when the Bolsheviks took it, with the idea of traveling to safety by rail. They started southeast and got as far as Aktyubinsk. There they found that the Bolsheviks were ahead of them; so they abandoned their baggage, left the train and started toward the southwest. They covered 400 miles, mostly on foot, though they were occasionally given rides on carts by passing peasants. When they reached the steppes of the Kirghiz they bought a camel, paying for it with 1500 Kolchak rubles, six yards of cloth and one pound of tea. They traveled about 200 miles with the camel, taking turns riding it. When they reached the Caspian Sea they sold the camel for 1500 rubles. Then they came down the Caspian

by boat, worked over the Caucasus to Rostov, and went from Rostov to Novoros-siysk. They left Novorossiysk in the Denikin evacuation and landed in the Crimea; and then, when Wrangel smashed,

Denikin evacuation and landed in the Crimea; and then, when Wrangel smashed, they came down to Constantinople. What do we know of adventure and hardships, we people who have trains in which to travel and peaceful countrysides through which to pass?

If the Russian refugees are to continue to be refugees their most urgent need is work to do. The people who are in closest touch with the situation say that until the different Allied nations get together on the matter and see that some sort of occupation is provided there is grave danger of anarchy amongst these idle and crowded thousands, and the formation of plague spots which will quickly spread beyond control. The logical and simplest remedy for the situation would be for the different Slav countries of Europe to take all the refugees and distribute them, as Jugoslavia has taken and distributed so many thousands. Unfortunately the Slav countries are in bad shape, and are controlled for the most part by inefficient governments.

Relief organizations are doing all that

menta.

Relief organizations are doing all that they can to help educate the children of the refugees. There is, for example, the Committee for the Rescue and Education of Russian Children. This committee, which is an American organization with such members as Charles W. Eliot, C. R. Crane, Admiral Bristol and Frank Polk, has bought up the libraries of individual Russians, secured houses in Constantinople and in Bulgaria to use as schools, and is edusians, secured houses in Constantinople and in Bulgaria to use as schools, and is educating all that it can accommodate. It has one large school overlooking the Bosphorus in Constantinople; and among the men who teach the refugee youngsters are Goguel, professor of international law at Petrograd University; Petroff, head of the teaching staff of Smolny Institute; and Svetorzaroff, Minister of Public Instruction in the Don. Goguel teaches Latin to boys from fourteen to seventeen years of age; Petroff teaches Russian Latin to boys from fourteen to seventeen years of age; Petroff teaches Russian literature; and Svetorzaroff teaches Russian history to the little children. Then the American Friends to Russian Children, which has the help of the Y. M. C. A., the American Mennonites and the Near East Relief, has a school in another beautiful house overlooking the Bosphorus. The directress of this school is Nathalie Goremykine, whose father-in-law, a prime minister of Russia, was murdered by the Bolsheviks in the Caucasus.

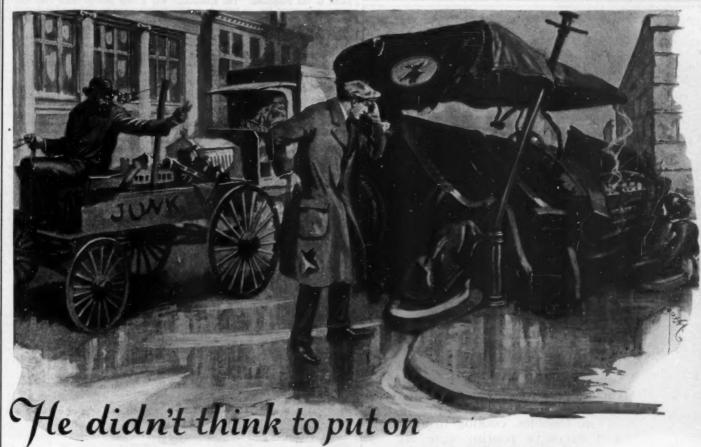
Refugee Relief Work

I do not wish to convey the idea that the greatest amount of help which is given to Russian refugees in Constantinople is given by American organizations. The French Government, up to April, 1921, was doing the most, because it was feeding the Wrangel troops and supervising their distribution. A large amount, too, was being done by a combination of Russian organizations—the Russian Red Cross, the Zemstvos and the Union of Towns. The two latter organizations were formed in Russia early in the war for the purpose of doing all sorts of war work and helping Russian soldiers. Counties elected members of the Zemstvos; towns elected members of the sorts of war work and neiping Russian soldiers. Counties elected members of the Zemstvos; towns elected members of the Towns' Unions. The Constantinople organizations operating under these names are composed of people who were elected in Russia in 1919 and who came out of Russia in the Denikin evacuation. The combination of the three organizations attends to the foundation and the management of schools, libraries, hospitals, sanatoria, feeding stations and workshops for the refugees, and is helped freely by the American Red Cross and other American organizations. Four former lord mayors of Moscow are working with the Zemstvos, as well as Prince Peter Dolgoroukoff and Prince Paul Dolgoroukoff and many other Russians who used to be wealthy and great men before Russia was wrecked, but who are now penniless.

men before Russia was wrecked, but who are now penniless.

The French had, up to the end of March, spent about \$10,000,000 on the Wrangel evacuation. They had also taken over all the Russian ships in which the refugees were evacuated and a large amount of Wrangel's supplies. The Russians claim that the seized ships not only pay the French for all the help given to the refugees, but that the Russians still have a large balance in their favor.

(Centiqued on Page 64)



WEED TIRE CHAINS so now his car is Junk!

Timely Warning! Make up your mind now always to put on WEED CHAINS at the first drop of rain.

WEED
TIRE CHAINS
left in the garage
never stop a skid



A.C.

It is a regrettable fact that some automobile drivers still seemingly prefer to take a chance and then think afterwards.

Instead of spending a few minutes to put on Weed Chains they spend hundreds of dollars repairing the damages caused by skidding. A certain antidote to the chances of skidding on uncertain pavements and roads is to make an "iron clad" rule always to put on Weed Chains at the first drop of rain.

Directions for attaching are very simple and are packed in the bag with every pair. Additional copies on request.

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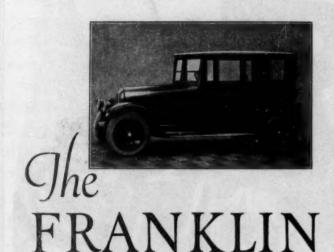
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WORLD'S LARGEST CHAIN MANUFACTURERS

ON DATE OF THE PROPERTY OF THE



YOUR motoring enjoyment increased, your motoring costs lessened-that is the sum and substance of what the Franklin car does for you.

Tire troubles, cooling troubles and excessive routine care are crossed from your list of worries by light weight, resiliency, and direct air cooling. These Franklin principles also give you a new idea of comfort and ease of handling, and make road-ability really mean most miles per day.

This is the effect on fuel, tire and repair expenses:

20 miles to the gallon of gasoline 12,500 miles to the set of tires 50% slower yearly depreciation (National Averages)

FRANKLIN AUTOMOBILE COMPANY SYRACUSE, N. Y.

General Wrangel is aboard a Russian yacht in the Bosphorus. The European newspapers report him as being in a different part of Europe every week; and every Monday, Wednesday and Friday a rumor is spread through Constantinople that he has been assassinated. When I drove down the shore of the Bosphorus to the landing place off which his yacht lies my chauffeur informed me that he had been shot that morning. It merely happens to be a conversational opening in Constantinople, as is the weather in America. Wrangel refuses to leave Constantinople, for he is afraid that if he does his troops will be shipped to places where they shouldn't be shipped.

The Future of Wrangel's Army

He is a very tall, erect, slender man, a good four inches over six feet in height. He is semibald, and the remainder of his hair is close cropped. He has very fierce blue eyes and a lean, deeply lined face. He rasps out his words harshly and abruptly; and even the most pleasant remarks which he made to my interpreter sounded like stinging re-bules.

to my interpreter sounded like stinging rebukes.

He said that he wished to convey his own thanks, as well as those of all the Crimean refugees and all the refugees in Europe, to the American people for the great and generous help which they had given to him and those who had come with him to Constantinople. He then went on to speak of his army. He wished, he said, to keep it together as a fighting force because he felt sure that the summer of 1921 would see the fall of Bolshevism in Russia, and because when that time came there would be nothing to prevent Russia from crumbling into absolute anarchy unless his trained troops could be thrown into the country as a police force. If Wrangel's judgment of the situation—which he declares is based on the report of his confidential agents in Russia—is correct, his troops should unquestionably be held together. Most observers, however, believe that the soviet government is too strongly intrenched to fall by summer—or by autumn or winter either.

fall by summer—or by autumn or winter either.

In addition to keeping an army nucleus, he went on, he was keeping a governmental nucleus as well, for he had organized groups of men who would be competent to step into the ruins left by the Bolsheviks and carry on the affairs of the nation without loss of time—a parliamentary group, an educational group, commerce and trade groups, and finance groups. He had organized a Russian council, in which were represented all the political parties of old Russia with the exception of absolute monarchists and extreme socialists. These he refused to include. He felt that he alone was maintaining the last dependable forces of great Russia, and that the civilized nations of the world, who realized the rottenness of Bolshevism, should assist him in the attempt rather than hinder him.

Three French Proposals

The French, he said, had made three proposals in regard to his troops: That they should be shipped to South America, chiefly to Brazil and Peru; that they should be scattered through the French Foreign Legion; and that they should be sent back to Soviet Russia. He would not decide the first offhand, because many northern people, notably the Germans, had declared that people from the north could not stand the South American climate. As for the second, there was room for so few of his men in the French Foreign Legion that the proposition was scarcely worth considering. men in the French. Foreign Legion that the proposition was scarcely worth considering. The third proposal—to return all his troops to Soviet Russia—he would accept if the French would permit his men to return with arms. In that case he would go at their head, and they would fight their way in or die. The French said that they must go unarmed; and under no circumstances would he advise his men to do this. Wrangel's own plan, if he could not retain his men as the nucleus of a future Russian army, was, he said, to send them gradually to Serbia, Hungary and other Central European countries as bulk labor for farming, manufacturing, railroad and road making and similar enterprises.

From Wrangel I went to the high French official of whom I have spoken before. He started off with a long lecture on the long-standing desire on the part of Russia to gain control of Constantinople—a desire

which was keen at the time of Catharine the Great—and wound up by saying that it was a very strange thing that Russia is to-day nearer to realizing her desires than at any other time in her history, inasmuch as there is a Russian army of 135,000 men under the walls of the city. He must have been speaking figuratively or something, for the army, instead of being 135,000 men; about 50,000 men; and most of them are marooned on a desert island and a barren peninsula instead of being under the walls. I told him that a Russian who felt elated over the nearness of these troops to Constantinople would need to have the top of his head opened with a stone drill so that his brain could be located and examined. He looked at me with diplomatic gravity and went on to say that 3000 of the men had already returned to Soviet Russia of their own volition, and that the captain of the ship that took them back had reported that they were received with open arm: by own volition, and that the captain of the ship that took them back had reported that they were received with open arrain by the Bolsheviks and treated to a grand carousal, or Russian souse party, as a welcome home. I told him that the Russian General Staff in Constantinople had informed me on what they considered good authority that of these 3000 men, seventy-four had been shot on landing, over 900 had been placed in the Red Army, 1200 had been mobilized in labor battalions, about 200 had been turned loose without any restrictions, while the remainder had been sent to their own villages and handed over to the Chesvi Chaika, or extraordinary commissions, for trial on the charge of treason. The French official denied this and said that it was true that those who returned were told that if they misbehaved they would be sent to the Donetz mining districts and put to work in the mines, but that they had not been otherwise threatened or molested. The reader can take his pick of the two claims; I had no means of finding out which possessed the larger trace of truth. I have a hunch, but hunches aren't reliable.

The Earmarks of a Bolshevik

He went on to say that Wrangel had been repeatedly warned since his arrival in Constantinople that the feeding would have to stop in April and that the army would have to be distributed by that time:

have to stop in April and that the army would have to be distributed by that time; and then he claimed that no attention had been paid to the warning because Wrangel always hoped that the Bolsheviks would collapse on the following week.

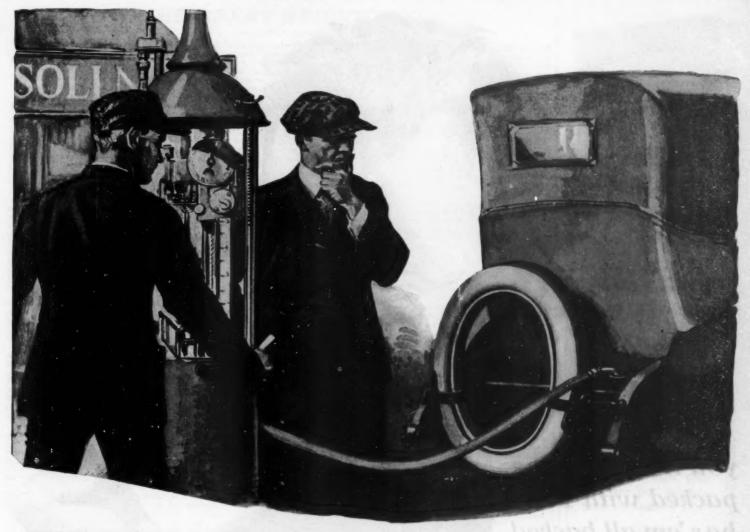
These are the two sides of the case, somewhat sketchily drawn in. There is a third side, for which one must go to the soviet trade representative in Constantinople—aman named Koudish. He is a tall, slender, exquisitely dressed person who affects a powerful brand of toilet powder and has a pretty taste in perfumes. I had an appointment with him at nine o'clock one morning and kept it to the minute, to show him that a person didn't have to be a Bolshevik to get up as early as half past eight and otherwise show rudimentary signs of being willing to do a little work occasionally. He was in his bath, however, and kept me waiting until five minutes of ten while he prinked and powdered and scented himself. This is a terrible blow to people who visualize the proletariat as hard guys with grimy hair, made-up neckties and fringes on their trouser cuffs. If this people who visualize the proletariat as hard guys with grimy hair, made-up neckties and fringes on their trouser cuffs. If this Constantinople Bolshevik representative was as representative as his credentials claimed, one of the earmarks of a Bolshevik leader will soon be pink-ribboned undergarments, peekaboo vests and spats with Mechlin lace curtains.

I asked the handsome fellow about the manner in which refugees would be received if they returned from Constantinople to Soviet Russia.

Russia's Welcome to Refugees

"I can assure you," he told me in a frank, manly way, "that there will be no rancor in the mind of any Russian toward the deluded men who were merely obeying the orders of their officers. We shall welcome them back. But it will be different for the men who led them astray—the high officers who ordered them to proceed against us. Those men were traitors to Russia and they must be tried as traitors if they return." There is a great deal of leeway in the Bolshevik interpretation of what constitutes a traitor.

shevik interpretation of what constitutes a traitor. Meanwhile the refugees live on from day to day. Poor people! God help them—if nobody else will!



What happens to the costly gas you buy?

EVERY time you fill the gasoline tank these days, a five dollar bill is nearly ruined. What return for the money does your car give?

Tests have proved that the difference between a motor with leaky piston rings and the same one with leakless rings is the difference between 8 miles per gallon and 14 miles per gallon.

This difference runs into several hundred dollars in a year's average driving. That's how wasteful it is to allow expensive power to leak past inferior piston rings, rather than to employ it in propelling the car.

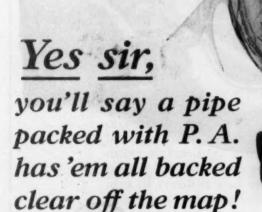
The small expense of installing leakless rings will mean a big saving to you in this season's driving, if you put them in at once.

American Hammered Piston Rings are leakless-permanent tension is hammered into them. Millions are now satisfactorily performing the vital function of sealing the combustion chamber. Fifty-nine leading automotive manufacturers use them for factory equipment.

You can get them from your dealer or garageman.







Take it as it's handed out right here, sincere and friendly like: Don't slip another minute on knowing exactly what a jimmy pipe can do for your smoke spirit! Go get one! Pick the pipe that hits your fancy, then stock-up a flock of Prince Albert! And, say—you'll get action that'll just make your little old tank-of-joy bubble over with the longest-geared-smoke-happiness that ever was—Prince Albert's wonderful quality—and, its really and truly fascinating flavor, fragrance and coolness!

And, then you'll know what content P. A. slips into a pipe! And, how P. A. rings true against your taste and makes you wish you could eat the smoke (and the pipe, too)—and, gee—oh, well—go on and get some Prince Albert and a jimmy pipe yourself and find out first-hand that P. A. can't bite your tongue or parch your throat

because both are cut out by our exclusive patented process!

And, tell you for a fact, maybe it isn't some job to spread you this joystuff with a friendly old jimmy and a tin of Prince Albert resting out of action close by! You can't do it! You can't keep your mitts off it! Why—it makes a fellow's mouth water just to spill this P. A. news! You get so all-fired-pal-pipe-hungry that you must lay-to for a spell—and jam in a load—and go to it! Talk about that inner-urge! Man, man—leave it to P. A.! And say—

Well, anyhow, you go and get a jimmy pipe and some P. A.! And, between us all, when you're smoke-wise-o, what a kick you'll spill about the pipe-and-P. A.-times you've passed up in gone-by days!

You'll bet your hat you won't slip on P. A. the second time—not by a jug-full!

PRINCE ALBERT

CRIME CUT.
LONG BURNING PIPE
TOBACCO

Toppy red bags, tidy red tins, handsome pound and half pound tin humidors—and—that practical, crystal glass pound humidor jar with sponge moistener top that keeps the tobacco in such practical conditions.

PRINCE ALBERT

the national joy smoke

R. J Reynolds Tobacco C

THE GREAT REDUCTION!

(Continued from Page 4)

going into Mecca, he had to ride on two camels. This fact is historically authentic. I looked it up. In the fall of the year, when I brought

last winter's heavy suit out of the clothes-press and found it now to hug o'er:nugly for comfort, I cajoled my saner self into for comfort, I cajoled my saner self into accepting a most transparent lie—my figure had not materially altered through the intervening spring and summer; it was only that the garments, being fashioned of a shoddy material, had shrunk. I owned a dress suit which had been form fitting, 'tis true, but none too close a fit upon me. I had owned it for years; I looked forward to owning and using it for years to come. I laid it aside for a period during an abatement in formal social activities; then bringing it forth from its camphor-ball nest for a pecial occasion I found I could scarce force my way down into the trousers, and that the waistcoat buttons could not be made to meet the buttonholes, and not be made to meet the buttonholes, and that the coat, after finally I had struggled into it, bound me as with chains by reason

into it, bound me as with chains by reason of the pull at armpits and between the shoulders. I could not get my arms down to my sides at all. I could only use them fapper fashion.

I felt like a penguin. I imagine I looked a good bit like one too. But I did not blame myself, who was the real criminal, or the grocer, who was accessory before the fact. I put the fault on the tailor, who was in-

Each time I had to let my belt buckle out for another notch in order that I might breathe, I diagnosed the trouble as a touch of what might be called Harlem flatulency. We lived in a flat then—a nonelevator flat—and I pretended that climbing three lights of steep stairs was what developed. flights of steep stairs was what developed my abdominal muscles and at the same time made me short of wind.

time made me short of wind.

I coined a new excuse after we had moved to a suburb back of Yonkers. Frequently I had to run to catch the 5:07 accommodation, because if I missed it I might have to wait for the 7:65, which was might have to wait for the 7:65, which was no accommodation. I would go jamming my way at top speed toward the train gate and on into the train shed, and when I reached my car I would be 'scaping so emphatically that the locomotive on up ahead would grow jealous and probably felt as though it might just as well give up trying to compete in volume of sound output with a real contender. But I was agile enough for all purposes and as brisk as any upon my feet. Therein I found my consolation.

The Local Panting Champion

Among all my fellow members of the younger Grand Central Station set there was scarce one who could start with me at scratch and beat me to a train just pulling out of the shed; and even though he might have bested me at sprinting, I had him whipped to a soufflé at panting. In a hundred-yard dash I could spot anyone of my juniors a dozen pairs of pants and win out handily. I was the acknowledged all-weights panting champion of the Putnam division. If there had been ten or twelve of my neighbors as good at this as I was we might have organized and drilled together and worked out a class cheer for the Park Hill Country Club—three deep, long pants, say, followed by nine sharp pants or pantlets. But I would have been elected pants leader without a struggle. My merits were too self-evident for a contest.

But did I attribute my supremacy in this regard to accumulating and thickening layers of tissue in the general vicinity of my midriff? I did not! No, sir, because I was fat—indubitably, incontrovertibly and beyond the peradventure of a doubt, fat—I kept on playing the fat man's game of mental solitaire. I inwardly insisted, and I think partly believed, that my lung power was too great for the capacity of my throat opening, hence pants. I cast a pitying eye at other men, deep of girth and purple of face, waddling down the platform, and as I scudded on past them I would say to my-self that after all there was a tremendous difference between being obese and being merely well fleshed out. The real reason of course was that my legs had remained reasonably firm and trim while the torso was inflating. For I was one who got fat not all over at once but in favored localities. And I was even as the husband is whose

wife is being gossiped about—the last person in the neighborhood to hear the news. As though it were yesterday I remember the day and the place and the attendant circumstances when and where awakening was forced upon me. Two of us went to Canada on a hunting trip. The last lap of the journey into camp called for a fifteenmile horseback ride through the woods. The native who was to be our chief guide met us with our mounts at a way station far The native who was to be our chief guide met us with our mounts at a way station far up in the interior of Quebec. He knew my friend—had guided him for two seasons before; but I was a stranger in those parts. Now until that hour it had never occurred to me that I was anywhere nearly so bulksome as this friend of mine was. For he indubitably was a person of vast displacement and augmented gross total tonnage; and in that state of blindness which denies us the gift to see ourselves as others see us I never had reckoned myself to be in his class, avoirdupoisefully speaking. But as I never had reckoned myself to be in his class, avoirdupoisefully speaking. But as we lined up two abreast alongside the station, with our camp duffel piled about us, the keen-eyed guide, standing slightly to one side, considered our abdominal profiles, and the look he cast at my companion said as plainly as words, "Well, I see you've brought a spare set along with you in case of a puncture."

When a Ration is Balanced

But he did not come right out and say a thing so utterly tactless. What he did say, in a worried tone, was that he was sorry now he had not fetched along a much more powerful horse for me to ride on. He had a good big chunky work animal, not fast but very strong in the back, he said, which would have answered my purposes first rate. I experienced another disillusioning jolt. Could it be that this practiced woodsman's eye actually appraised me as being as heavy as my mate, or even heavier? Surely he must be wrong in his judgments. The point was that I, woefully, was wrong in mine. How true it is that we who would pluck the mote from behind a fellow being's waistcont so rarely take note of the beam which we have swallowed crosswise!

Even so, a great light was beginning to percolate to my innermost consciousness. A grave doubt pestered me through our days of camping there in the autumnal wilderness. When we had emerged from the woods and had reached Montreal on the homeward trip I enticed my friend upon a penny-in-the-slot weighing machine in the Montreal station and I observed what he weighed; and then when he stepped aside I unostentatiously weighed myself, and in the box score credited myself with a profound shock; also with an error, which should have been entered up a long time before that.

Approximately, we were of the same height and in bone structure not greatly un-

should have been entered up a long time before that.

Approximately, we were of the same height and in bone structure not greatly unlike. I had figured that daily tramping after game should have taken a few folds of superfluous flesh off my frame, and so, no doubt, it had done. Yet I had pulled the spindle around the face of the dial to a point which recorded for me a total of sixteen pounds and odd ounces more than his penny had registered for him. If he was fat, unmistakably and conclusively fat—and he was—what, then, was I? In Troy weight—Troy where the hay scales come from—the answer was written. I was fat as fat, or else the machine had lied. And as between me and that machine I could pick the liar at the first pick.

That night on the sleeper a splendid resolution sprouted within me. Next morning when we arrived home it was ready and ripe for plucking. I would trim myself down to more lithesome proportions and I would start the job right away. It did not occur to me that cutting down my daily consumption of provender might prove helpful to the success of the proposed undertaking. Or if it did occur to me I put the idea sternly from me, for I was by way of being a robust trencherman. I had joyed in the pleasures of the table, and I now declined to recant of my faith or to abate my indulgences.

All this talk which I had heard about

now declined to recant of my faith or to abate my indulgences.

All this talk which I had heard about balanced rations went in at one ear and out at the other. I knew what a balanced ration was. I stowed one aboard three times daily—at morn, again at noon and once more at nightfall. A balanced ration

was one which, being eaten, did not pull you over on your face; one which you could poise properly if only you leaned well back, upon arising from the table, and placed the two hands, with a gentle lifting motion, just under the overhang of the main cargo hold. Surely there must be some way of achieving the desired result other than by following dieting devices. There was—exercising was the answer. I would exercise and so become a veritable faun,

Now, so far as I recalled, I had never taken any indoor exercise excepting once in a while to knock on wood. I abhorred the thought of ritualistic bedroom calisthenics such as was recommended by divers health experts. Climbing out of a warm bed and standing out in the middle of a cold room and giving an imitation of a demoniac semaphore had never appealed to me as a fascinating divertisement for a grown man. As I think I may have remarked once before in these columns, lying at full length on one's back on the floor immediately upon awakening of a morning and raising the legs to full length twenty times struck me as a performance lacking in dignity and utterly futile. Besides, what sort of a way was that to greet the dewy morn?

So as an alternative I decided to enroll for membership at a gymnasium where I could have company at my exercising and make a sport of what otherwise would be in the nature of a punishment. This I did. With a group of fellow inmates for my team mates, I tossed the medicine ball about. My score at this was perfect; that is to say, sometimes when it came my turn to catch I missed the ball, but the ball never once missed me. Always it landed on some tender portion of my anatomy, so that my average, written in black-and-blue spots, remained an even 1000.

Daily I cantered around and around and around a running track until my breathing was such probably as to cause people pass-Now, so far as I recalled, I had never

Daily I cantered around and around and around a running track until my breathing was such probably as to cause people passing the building to think that the West Side Y. M. C. A. was harboring a pet porpoise inside. Once, doing this, I caught a glimpse of my own form in a looking-glass which for some reason was affixed to one of the pillars flanking the oval. A looking-glass properly did not belong there; distinctly it was out of place and could serve no worthy purpose. Very few of the sights presented in a gym which largely is patronized by city-bred fat men are deserving to be mirrored in a glass. They are not such visions as one would care to store in fond memory's album. Be that as it may, here was this mirror, and swinging down the course suddenly I beheld myself in it.
Clad in a chastely simple one-piece garment, with my face all a blistered crimson

Clad in a chastely simple one-piece garment, with my face all a blistered crimson and my fingers interlaced together about where the third button of the waistcoat, counting from the bottom up, would have been had I been wearing any waistcoat, I reminded myself of a badly scorched citizen escaping in a scantily dressed condition from a burning homestead, bringing with him the chief family treasure clasped in his arms.

Educated Pores

From the running track or the medicine-ball court I would repair to the steam room and simmer pleasantly in a temperature of 240 degrees Fahrenheit—I am sure I have the figures right—until all I needed before being served was to have the gravy slightly thickened with flour and a dash of water cress added here and there. Having remained in the steam cabinet until quite done, I next would jump into the swimming pool, which concluded the afternoon's entertainment. Jumping into the cool water of the pool was supposed to reseal the pores which the treatment in the hot room had caused to open. In the best gymnasium circles it is held to be a fine thing to have these educated pores, but I am sure it can be overdone, and personally I cannot say that I particularly enjoyed it. I kept it up largely for their sake. They became highly trained, but developed temperament. They were apt to get the signals mixed and open unexpectedly on the street, resulting in bad colds for me.

For six weeks, on every week day from three to five P.M., I maintained this schedule religiously—at least I used a good many religious words while so engaged—and (Continued en Page 70)

(Continued on Page 70)

DOUBLE PARIS

NO METAL CAN TOUCH YOU

GARTERS

are made to merit your preference by virtue of the comfort, value and service they embody.

If, for any reason, your pair should prove unsatisfactory to you, your dealer is authorized to give you a new pair. We are not satisfied until you are.

> Double Grips 50¢ and up

Single Grips 35¢ and up

A. STEIN & COMPANY Children's HICKORY Garter

Chicago

New York





"Sweetes' li'l' felle:— Everybody knows; Dunno what ter call'im, But he mighty lak a rose!"







A Fleecy Lather



To keep your baby's skin healthy

-in just one thing you must be constantly, scrupulously careful



RATHER surprising fact was brought to light in a baby show recently held in Chicago.

A large percentage of the little contestants were rejected on account of skin troubles. Not serious troubles—just a rash, a blotch or

slight eruption.

But the significance of it was, according to the examining physicians, that lack of proper care had caused a condition of the tender skins that might easily lead to really serious ailments.

Regular, careful bathing required

Baby and skin specialists advocate very regular and careful bathing for two reasons: to preserve the naturally delicate, petal-like beauty of a baby's skin, and to protect it from irritations and infections that might come from lack of cleanliness.

The body breathes through clean pores. Clogged pores suffocate the skin, coarsen and muddy its fine pink and white beauty. And dirt is the soil in which germs grow best.

Soap and water—just cleanliness—this is all a healthy baby's skin needs to guard against the enemies of health and beauty.

But much depends upon care in using For toile soap and water. And the choice of soap is very important.

What soap ought to be

Here is what Dr. L. Duncan Bulkley, well known skin specialist, says a soap ought to be— and his statement is typical of all the best authorities:

"Soap is to cleanse. The best toilet soaps have little, if any, effect on the

healthy skin except that of cleansing. The only quality required of a soap is that it shall be harmless, prepared of pure materials and with no foreign admixture."

The soap for babies' use that has come to take the place of the genuine old white Castile of long ago, now almost impossible to obtain, is Wool Soap.

Exactly suited for baby's needs

Wool Soap has all the essentials authorities say a soap should have. It is harmless, pure and has no foreign admixture. No attempt is made to "medicate" it. It has no artificial scent or perfume.

Every ingredient used in Wool Soap is purified and refined to the utmost; the fats could be used in cooking. Saponification is perfect.

The result is a pure mild soap that keeps a baby's skin literally in the "pink of condition." It cleanses thoroughly, but with no harsh, irritating effect.

The regular and careful use of just Wool Soap and water will preserve the delicate, rose-like beauty of a healthy baby's skin and protect it from irritations and infections caused by lack of cleanliness.

Wool Soap has been in use for toilet and bath in American homes for more than 25 years. Its purity, its dependable quality have made it the one soap that can fill the place of old time Castile.

Send for this baby's trial cake

We have a dainty sample of Wool Soap for your baby's bath. Fill out the coupon below and send in with 2c in stamps. Swift & Company, U. S. A. Keep a baby's skin scrupulously clean with pure soap and water and you have given it the best possible protection against the enemies of health and beauty





A floating white soap

SWIFT & COMPANY
Chicago:
Enclosed find 2c in stamps for which send me your trial cake of Wool Soap.

Name
Address









For Children's Skins



Whenever you write checks on unprotected, uninsured forms, then you invite loss through fraudulent alteration or raising. Why do that, when these INSURED Super-Safety checks are available for your use?

The patient efforts of our Mr. C. B. Chadwick finally evolved a super-safety check paper so good that he was enabled to arrange for nation-wide protection of bank checks by bonds issued through The American Guaranty Company. Thus millions of bank checks now freely circulate without danger from fraudulent changes and alterations.

The Bankers Supply Company

The Largest Manufacturers of Bank Checks in the World

NEW YORK ATLANTA

CHICAGO DES MOINES SAN FRANCISCO

then I went on the scales to find out what progress I had made toward attaining the desired result. I had kept off the scales until then because I was saving up, as it were, to give myself a nice jolly surprise party.

So I weighed. And I had picked up nine pounds and a half! That was what I had gained for all my sufferings and all my exertions—that, along with a set of snappy but emotional pores and a personal knowledge of how a New England boiled dinner feels just before it comes on the table.

"This," I said bitterly to myself—"this is sheer foolhardiness! Keep this up for six weeks more and I'll find myself fallen away to a perfect three-ton truck. Keep it up for three months and I'll be ready to rent myself or the leviathan in the main tank. I shall stop this idiocy before it begins making me seasick merely to look down at myself as I walk. I may slosh about and billow somewhat, but I positively decline to heave up and down. I refuse to be known as the human tidal wave, with women and children being hurriedly removed to a place of safety at my approach. Right here and now is where I quit qualifying for the inundation stakes!"

Which accordingly I did. What I did

Which accordingly I did. What I did not realize was that the unwonted exercise

gave me such a magnificent appetite that, after a session at the gymnasium, I ate about three times as much as I usually did at dinner—and, mark you, I never had been one with the appetite, as the saying goes, of a bird, to peck at some Hartz Mountain roller's prepared food and wipe the stray rape seed off my nose on a cuttle-fish bone and then fly up on the perch and tuck the head under the wing and call it a meal. I had ever been what might be termed a sincere feeder. So, never associating the question of diet with the problem of attaining physical slightness, I swung back again into my old mode of life with the resigned conviction that since destiny had chosen me to be fat there was nothing for me to do in the premises except to go right chosen me to be fat there was nothing for me to do in the premises except to go right on to the end of my mortal chapter being fat, fatter and perhaps fattest. I'd just make the best of it. And I'd use care about crossing a county bridge at any gait faster than a walk.

Now this continued for years and years, and then here a few months ago something else happened. And on top of that something else—to wit: The Great Reduction.

The Great Reduction will be continued in our next.

in our next.

Editor's Note—This is the first of two articles by Mr. Cobb. The second will appear in an early

LADY ALCUIN INTERVENES

(Continued from Page 9)

won't wait for the policeman to open your hand for you if you won't do it yourself."
Lady Alcuin threw him a strange glance. It was not altogether imploring. It contained a suggestion of outrage and fury. She looked, too, at George Green, who had not changed his attitude. Leaning forward, he was watching her movements. Then he was watching her movements. Then suddenly throwing up her head and putting out her arm with a gesture of defiance, she opened her hand. In the palm lay the emerald brooch.

FOUR people sat in the large drawingroom, from which could be seen the bare
trees of Grosvenor Square. It was a great
room of white and gold, rather crowded
with Sheraton tables, chairs of intricate
Chinese Chippendale, ormolu cabinets that
threw soft shadows on the parquet floor.
One tall cabinet of marquetry was entirely
filled with gold ornaments of incredible
rarity. The peaceful room had the air
of repose which can arise only from immense and secure wealth, from sequent
generations of equally great wealth. Yet
the four people who occupied it then, just
before four o'clock, silent for a moment
after much talk, seemed to be at their
ultimate stage of exhaustion and anger.
Mary was sprawling in a large armchair,
her fees half hidden, exhibiting only a red ultimate stage of exhaustion and anger. Mary was sprawling in a large armchair, her face half hidden, exhibiting only a red nose and one closed eye, swollen with tears that still made bright patches upon her cheek. Some way off a tall young man with ruffled hair, hands upon his knees, and bending forward with an air of abject perplexity did not recall the dashing Patrick Saddington. Against the mantelpiece, carelessly charring his coat tails, stood a tall old man who fixed upon the others a gaze where a flicker of intolerable agony mingled with incredulous rage.

Old Lord Alcuin was trying to understand. It was the sort of thing he did not understand easily, because theft was a thing that had never occurred near him, but only in the newspapers. In the last quarter of an hour, since the three, after identification, were released by the police,

but only in the newspapers. In the last quarter of an hour, since the three, after identification, were released by the police, Lord Alcuin had passed through a variety of emotions greater than he had collected in his sixty-five years. He stood there, a rather bulky, carelessly dressed figure, rosy-cheeked, bright-blue-eyed, very handsome with his abundant white hair, his startlingly well-clipped moustache and white beard. Just then he looked savage, and through his red lips could be seen the gleam of teeth. He was keeping himself down because one didn't make scenes, because he'd said nothing when he'd heard that his only son was shot, and remarked "Oh!" when he was asked whether he'd care to become viceroy of Berengaria. One just was, as the Alcuins always had been. But before theft, before an appearance in the police court next morning!

The only entirely normal figure was Lady Alcuin, who seemed to consider her daughter with an air of aloof interest, as if she

were wondering why Mary was so upset, why she lay there tumbled, with a dirty, tear-stained face, so exhausted that she still wore her gloves and held on to an umbrella. Lady Alcuin showed no sign of an experience. Her soft gray hair was not disarranged, and she did not look pale. Perhaps the disdainful nostrils were a little pinched but still be set as if expects with

Perhaps the disdainful nostrils were a little pinched, but still she sat as if among unimportant objects, as if she were waiting for something to happen. Only she did not move. She made there a little old statue. "Look here, Blanche," said Lord Alcuin, suddenly heaving up from the mantelpiece, "it's no use your refusing to answer. I ask you again, why did you take it?" The old lady did not even look towards him. "Don't be silly," said her husband in a tone which he strove to make reasonable. "Things have gone too far for that. a tone which he strove to make reasonable.

"Things have gone too far for that.
You've got to appear in the police court to-morrow, and they'll ask you that question. Was it a mistake?"

"No," said Lady Alcuin.

"You mean that you took it?"

Then Lady Alcuin looked at him, and her blue eyes were very hard.

"Yes."

"Yes."

"Yes."

"You mean to say you actually took that brooch and you intended to steal it?"
There was no reply. "Answer me, please. Please tell me exactly how it happened. If you do so there's a bare chance that we may be able to explain." Still she did not reply, and the old man's mustache moved as he ground his teeth together. "Once more, Blanche, I ask you to tell me what happened. It may be painful to you, but I can't help it."

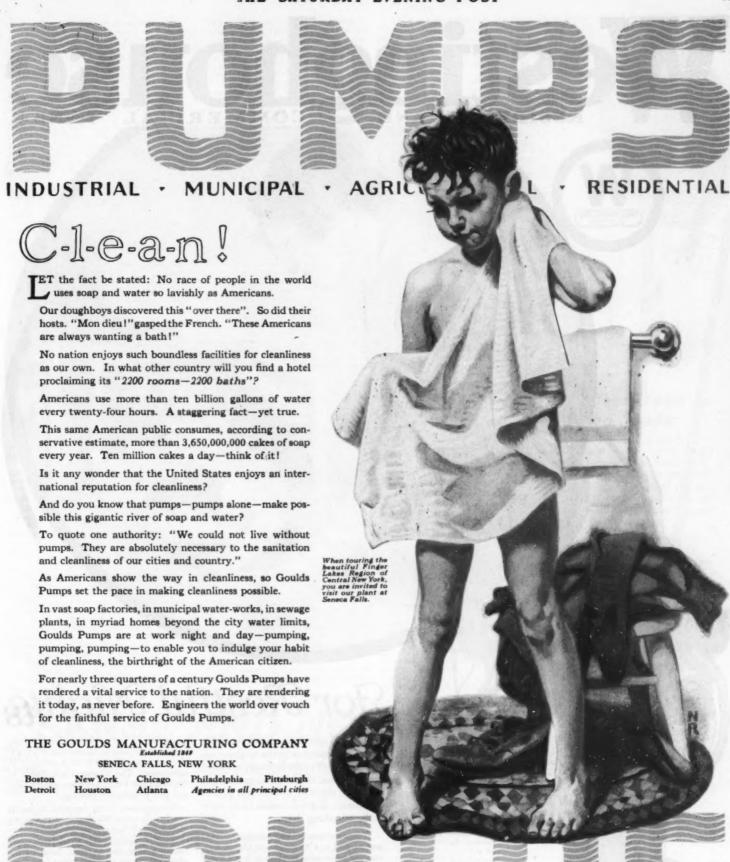
"I say, sir," remarked Patrick.
It was then that Lord Alcuin lost his self-control, and for a moment, turning to the young man, said in a low intense voice:
"Damnation, sir, will you mind your own damned business? Get out of the house! Do you think I want you sitting there grinning at me in the middle of all this disgrace? Look here," he added, now addressing his wife, "you're going to tell me the truth! Before all of us, just as you stole before those two. Understand, I'm not going to be trifled with. Do you hear what I say? Or"—his fingers twitched—"shall I have to choke the truth out of you? Remember who you are! People of our sort don't steal—or perhaps they do." Suddenly he seized her by the wrist. "Tell the truth, woman," he said, "or I'll wring your neck."

Lady Alcuin's hand looked small and thin as it protruded outstretched from her

your neck."
Lady Alcuin's hand looked small and thin as it protruded outstretched from her husband's big fist. She looked up at him now with an awful white face, for never had she seen him like that—scarlet, with twisted lips, like a wild beast threatening her. With trembling lips she said: "I had to take it."

"How do you mean—'had to take it'?"
"How do you mean—'had to take it'?"
he shouted, shaking her arm he grasped.
"Something made me. It was there. I couldn't help it."

(Continued on Page 73)



Westinghouse and Scommercial FANS



For Restful Nights

The cool restfulness of summer nights in the mountains or at the seashore can be reproduced in the bedroom at home, and all of vs, children and grown-ups, can have the cool breezes and perfect ventilation that will enable us to enjoy really refreshing sleep.

If you ever sleep in a bedroom that is cooled and purified by a Westinghouse Electric Fan, you will know what it means to face a sultry day with ample reserves of energy and vitality for whatever may lie ahead of you.

To be entirely satisfactory for use in sleeping rooms, or anywhere else, for that matter, your fan must be so quiet as to be practically noiseless. And, of course, it must be able to produce a lot of breeze from a little current. You must be assured that it is durable, and you will want it to be attractive in appearance. The all-over black finish of Westinghouse Fans gives them a quiet richness that is unusually pleasing.

Westinghouse Fans, equipped with the wonderfully quiet Westinghouse motor, are ideal for night use and for all household or business purposes. There is a very complete line of them at your electrical dealer's, from whom you can get some interesting facts about their exceptional breeze-producing qualities.

For restful nights and for comfortable days, get a Westinghouse Fan. You will recognize it readily by the well-known Westinghouse trade-mark. "Start it going—keep it blowing."

WESTINGHOUSE ELECTRIC & MANUFACTURING COMPANY
Offices in all Principal Cities . Representatives Everywhere

(Continued from Page 70)

"They call it kleptomania, sir," said Patrick, jumping up with a hopeful air.
"Oh?" said Lord Alcuin. "Yes, I hadn't thought of that. Obviously you wouldn't steal a thing like that when you only had to tell them to send it home for you if you wanted it." He dropped her arm. "So you're crazy. Well, I'd rather have you crazy than criminal, I suppose. What's to be done? It's too late to stop the thing. That damn jeweler says that if they'd known who it was it would have been all right; but he'd lost such a lot of things, he said, the psalm-smiting Pecksniff. Anyhow, what does that matter? It's too late to withdraw the charge now. We've got to go through with it, but what's going to happen?"

"Oh, I can't bear it!" murmured Mary, and bending down hid her face in the brown gloves already stained with black tear

gloves already stained with black tear

It was at that moment that a footman opened the drawing-room door and mut-tered: "May I speak to you, my lord?"
"No," said Lord Aleuin without looking back. "We're busy."
The man went out, and for a moment or

two the four remained in their attitudes

two the four remained in their attitudes, understanding and yet striving to reject the evidence of their own reason. Then once more there was a tap at the door. Lord Alcuin with a growl of fury rushed to the door and threw it open.

"What the devil"—he was heard to say. Then after a moment the footman's voice: "He says he's from Schornstein's, my lord." The old man gave a little gasp and stood waiting on the landing. Then with a puzzled frown he brought in a small, unhealthy-looking man in a frock coat.

stood waiting on the landing. Then with a puzzled frown he brought in a small, unhealthy-looking man in a frock coat.

"My name is George Green, my lord," he muttered.

Lady Alcuin jumped up. Fixing upon him suddenly distended eyes she swayed on her feet, so that Patrick also rose from his chair and held her up.

"Yee?" said Lord Alcuin briskly. "What is it? What do you want? Haven't we had enough trouble with your firm to-day?"

"I beg your pardon, my lord, but I thought you'd like to know about the brooch. Her ladyship ——"

"Go on!" snarled the old man. "I know all about it."

"No, my lord," said George Green.
"You see, her ladyship didn't steal it."

"What?" roared Lord Alcuin. "How do you mean? They say she'd got it in her hand. How—didn't steal it? What do you mean?"

"If your lordship will let me explain."

hand. How—didn't steal it? What do you mean?"

"If your lordship will let me explain," said George Green, "I can make it clear. I think that I have found out the truth. You see, my lord, I knew that there must have been a mistake. Here is the truth."

With a rather dramatic air and smiling at his own cleverness, Schornstein's assistant took from his breast pocket an envelope, therefrom a screw of paper which he unrolled, while the four watched his fingers as if fascinated. In the middle of the screw of paper was a tiny scrap of brown fluff.

"This," said George Green, holding it up, "explains everything."

"What do you mean?" asked Lord Alcuin feebly.

"If you please, miss," said the assistant, addressing Mary, "would you very much mind standing up and picking up your little bag?"

The girl stared at him, mechanically

The girl stared at him, mechanically stood up and obeyed.

"Thank you," said Green. "I was quite right. You carry it on your left arm. Now one moment." He went up to Mary. Taking her right hand he turned back her glove. On the inside of the right glove, near the wrist, was a tiny hole which he exhibited to Lord Alcuin with an air of triumph. triumph.

"You see, my lord," and fitted into the hole the little piece of brown fluff.
"Oh," said Lord Alcuin, "that's queer! But I don't understand what it's got to do with the brooch."

the brooch."
If you will let me explain, my lord,"
If you will let me explain, my lord,"
If you will let me explain, my lord," aid George Green patiently. "After the trouble this morning I had to put the brooches away, and I found this little piece of fluff in the hasp of the emerald brooch. or foodes away, and I round this little piece of fluff in the hasp of the emerald brooch. Now, I knew it wasn't there when her ladyship called, because I'd polished them all with my own hands. So I knew the fluff must have got in while she was there. Then I got a sort of idea. I remembered that the young lady wore brown gloves. Well, to make a long story short, what happened was this, my lord: The young lady had unbuttoned her glove, but she hadn't taken it off. When she said she didn't want the emerald brooch and asked me to show her other ones she laid her hand on the glass case. The wool on the inside of her glove caught in the hasp of the brooch. Then I remembered the lady seemed to have a cold. She looked for her handkerchief in her little bag. The brooch was swinging on the inside of her glove when she put her hand into the bag. As she took her hand out—and it had to be the right hand, since she always carries her bag in the left—the brooch fell off the lining into her bag. So you see, my lord, it was an exciter. The title the proches. her bag. So you see, my lord, it was an accident. That's the only way of explaining how this bit of fluff got into the hasp of the brooch."

There was a long pause, during which an immense feeling of relief seemed to fall over all of them. But still they were not quite convinced, and it was Lord Alcuin

who discovered the discrepancy.
"Yes," he said, "I see it so far. That's
all right. I see how the brooch was accidentally taken by my daughter, but how do you explain that it was found in Lady Alcuin's hand?"

George Green himself looked puzzled.

George Green himself looked puzzled. Possibly he had no theory.
"Her ladyship," he replied, "might perhaps explain."
Then, at last, Lady Alcuin wept. Her body fell forward and her face was caught up upon her hands. The thin shoulders heaved convulsively, and it was horrible to see her like this crying without a sound, as if all the energy had gone out of her, as if she cried in complete weakness. Her immense abasement affected her husband, who threw himself upon his knees, making soothing sounds until at last she wept less violently.

But still she would not look up, and when at last she could speak it was with down-

"Oh, I've been so frightened! I couldn't tell you! Only—I didn't understand. I saw Mary drop the brooch into her bag— I thought it was Mary." "Good heavens!" cried Patrick.

"Good heavens!" cried Patrick.
Then Lady Alcuin looked up at him rather savagely.
"Why do you say good heavens? Because it was Mary? You didn't seem surprised it was me. But, anyhow, I thought it was Mary, and I couldn't bear it. If Mary had been caught! I couldn't bear it! I thought—oh, I don't know what I thought! I must do something! I couldn't bear it! I said I'd lost my hanky. I stiffed my hand into Mary's bag. I got hold of the brooch. I was going to put it back, but"—she turned to Green—"you were watching me, watching me all the time. I lost my head. I—I couldn't. I didn't get a chance. It was too late then. We—we were caught."
"Wait a minute, Blanche," said Lord Alcuin, suddenly realizing that this discussion of his wife's conduct could not go on before a stranger. He held out his hand, which Green took with hesitation. The old man had recovered his calm aloofness. He rose untouched from the neighborhood of shame. "You've done me a great service," he said. "Will you allow me to

of shame. "You've done me a great service," he said. "Will you allow me to recognize it?"

"Oh, my lord," said George Green, blushing, "I didn't mean that!"

"No, of course not. It was very kind of you, as well as very clever. Now don't deprive me of the pleasure of doing the right thing." Lord Alcuin went to the bureau, where he wrote out a check, which after a moment the assistant accepted.

"I think I'll go round to the club," said Patrick brightly, telling himself that it sounded like a fine old mess, but anyhow Mary was out of it. He went with Green, and after a moment Mary followed.

Lord Alcuin looked down upon his wife's

Lord Alcuin looked down upon his wife's

bent head. The old lady was very still.
"I think I know why you did it," he remarked. "You were wrong, my dear, in remarked.

remarked. To u were wrong, my dear, in a way."

"Oh, how can you say that?" cried Lady Alcuin. "Do you understand as well as you think you do? I thought she'd taken it, so I got hold of it as I told you. I didn't tell quite the truth before that man. I knew I might be caught. But I said to myself: 'I'm an old woman. I don't matter. She's got to marry Patrick.' I couldn't let her be caught with it in her bag. I was old and finished."

"No, my dear," said her husband, suddenly tender as he put a big hand upon her shoulder. "Do you know"—he struggled to express approval—"it was rather sporting of you."

"Do you think so?" said the old lady,

ing of you."
"Do you think so?" said the old lady,
smiling with an archness that made her
look absurdly young. "In that case I
think you ought to apologize."

"WELL," said Mr. Schornstein, who had called George Green into the private office where assistants were never admitted, "it's gone off very well. If you care to stay I should be only too pleased. You've got a lot to learn, of course, Green, but what I like in you is your sasoir-faire."

SENSE AND NONSENSE

Coming Clean

COMING back from France after hostil-Cities had ended, one of the transports had aboard a negro labor battalion. Inadditional and the returning veterans of the Brest dock sides was a Tennessee-raised crap shooter of mighty powers.

Off the banks the ship ran into nasty weather, and the bank terms (sinkly)

Off the banks the ship ran into nasty weather, and the bone tosser, frightfully seasick, lay in his bunk too miserable and too weak to move, and expecting each succeeding moment to be his last as the craft stood first on end and then wallowed deep in the trough of the seas. As a matter of fact the peril was real. The laboring steamer had blundered off her course and was dangerously near the shores of Newfoundland. Suddenly in the middle of the night a siren steam whistle at a lighthouse station on the mainland blared out, the sound rising above the roar of the wind. To the sufferer in bed down below the sound could mean but one thing—the trumpet call of judgment day. ment day.

He got upon his knees and prepared to uplift his voice in prayer for salvation. Then he remembered what he carried in his trousers pockets. He reached in his pocket and as he flung into space his two educated and profitable cubes of ivory he cried out: "Git away, evidences! Come on, Angel Gabriel!"

Really No Hurry

TWO ball teams, made up of inmates of San Quentin in California, played a game for the prison championship. One team was composed of negroes, the other of white remaining the composed of the white men.

white men.

In the seventh inning, with the score a tie, the pitcher for the colored team, a long-term man, grew nervous under the strain. He wound up too quickly. In his haste he made wild pitches; he gave two batters their bases on balls.

Over on the side lines a negro rooter raised his voice in steadying words to the champion of his race.

champion of his race.

"Don't rush yo'se'f, black boy!" he urged. "Don't rush yo'se'f! You got plenty time to win dis game in. You got thutty yeahs!"

By Way of Farewell

JOHN M. GREGORY, former magazine writer, now a Wall Street financier, visited a small town in Georgia recently.

visited a small town in Georgia recently. One of the town characters is a negro who is circus crazy and talks incessantly of his trips around the country, although he has never been out of the village.

He was explaining his exploits on a flying trapeze to a group which included Gregory, in front of the village hotel. After a time his listeners tired of him and turned to other subjects, and the negro sat on the curb in silence. curb in silence.

About midnight he arose, stretched, and

with a yawn announced:
"Well, gemm'n, Ise gwine to go up an'
turn a flip off the co't-house cupola an' go



When It's 98° in the Shade

The air is still—he and sultry—you're all fagged out—there's nothing puts you "on you feet" like a tall glass of refreshing, cooling iced ted at the lunch counter, restaurant. club or al home.

But whatever your favoring drink, remember

Even the best drink through a strap. es better

Stone's Seamles trawn

Stone's Straus are freely dispensed wherever your favorie drinks are

Use a Straw or two with your next

Stone's Straws add a novel touch of original dainthness to every home festivity. A sanitary box of 500 for home use may be obtained at small coal from your druggist.



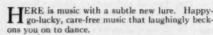


Now Lightness and Gayety Are Offered For Sale Across the Counters of Music Shops!

Brunswick Casts Seriousness Aside For The Moment and

Frivolously Entices The World To Dance By Applying

A New Interpretation To The Music Of The Day



But of course if you dance, you needn't be told. For people who dance all know it; the whimsical rhythm that's making toes tingle from one end of the land to the other.

Brunswick, by a daring New Interpretation, has Vitalized the music of today, in a remarkable series of Super-Feature Records.

Musicians and critics, dancers and teachers—all have noted the odd fascination of this new music.

"You feel," says one critic, "an undercurrent of animation, a sort of wailing resonance, that seeks response in dancing. Vibrant tones are oddly emphasized to accomplish this result."

"In the hands of Brunswick," says another, "ordinary compositions are dramatized, becoming gay fantasies, to beguile you at their will. But always deliciously human—music that understands us all."

Hoor Thom

Hear "Oh Mel Oh Myl" and "Tea-Cup Girl," by Carl Fenton's Orchestra; "Mello 'Cello," "Dangerous Blues," as done by Bennie Krueger's Orchestra. Note the animation in these records; the pulsing "vibra-tones" that seem so strangely to entice you. And then you will know why this is the music of a World at play.

Hear the serious things too. Spend a moment with Godowsky, Karle, Chamlee, Rosen and other famous Brunswick artists.

But to hear them at their best, hear them on a Brunswick.

The Reason

Due to exclusive Methods of Reproduction and of Interpretation, Brunswick achieves perfect rendition of the so-called "difficult" tones—the piano, the harp, the human voice, attaining even Soprano High "C" without "metallic" suggestion or vibration. Methods which apply to no other phonographs or records.

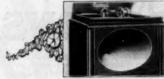
Hence you will find Brunswick in the homes of greatest musicians, both in Europe and America—the musical world's accepted ideality in phonographic expression.

And highest authorities all will tell you that buying any phonograph without at least hearing The Brunswick is a mistake. And they will tell you, too, that you should know Brunswick Records.

Ask your nearest Brunswick dealer for a demonstration. The Brunswick plays all records, and Brunswick Records can be played on any phonograph. Hear, compare—then judge for yourself.

THE BRUNSWICK-BALKE-COLLENDER CO., Chicago Manufacturers-Established 1845

The Exclusive Brunswick Method of Reproduction



The Oval Tone Amplifier
Made entirely of seasoned
wood, like a fine old violinno metal. Rounded at the
"throat" like the human
throat. Expands into an oval
like the mouth, and is responsible for the famous
Brunswick Tone. Does away



The Ultona
Play all makes of records a
a turn of the hand. Not a
"attachment" but a part o
The Brunswick. Cushions to
path of the needle by prope
suspension. Hence, sweete
notes, a surprising modifica
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New Brunswick Records for August

(On sale at all Brunswick dealers' on July 16th in the East and in Denver and the West on July 20th)

10034	The World Can't Go 'Round Without You, Soprano
13024	UntilTenorTheo. Karle DreamTenorTheo. Karle
13023	Hebrew Melody and Dance, Violin Solo Elias Breeskin Serenade Espagnole, Violin Solo Elias Breeskin
2092	Boll Weevil Blues Al Bernard and Carl Fenton's Orchestra I Ain't Afraid of Nothin' Dat's Aline Ernest Hare
2106	Ua Like No A Like
1	Membhis Blues Al Reynard with Carl Fenton's Orchestra
2101	Frankie & Johnnie
2108 {	Peggy O'Neil
2110 {	Carolina Lullaby
2112 {	Poor Buttermilk, Piano Solo Zea Confrey You Tell 'Em, Ivories, Piano Solo Zea Confrey
2114	Ain't We Got Fun? Harmonizers' Male Quartet Down On The Farm Harmonizers' Male Quartet
5057 {	Drifting Down
5058 {	Laddie Buck of Mine, Tenor James Sheridan Molly O, Scanlan James Sheridan and Crescent Trio
2109 {	Ain't We Got Fun? Fox Trot. Bennie Krueger's Orchestra Dangerous Blues, Fox Trot Bennie Krueger's Orchestra
2111 {	Peaches, Fox Trot, Accordion Solo
2113 {	Oh Mel Oh My! Fox Trot Carl Fenton's Orchestra Tea-Cup Girl, Fox Trot Carl Fenton's Orchestra
2115	I'm Nobody's Baby, Fox Trot. Green Brothers' Novelty Band Listening, Fox Trot. Green Brothers' Novelty Band
2116 {	Moonlight, Fox Trot
2118	All For You, Fox Trot. Erdody and His Pennsylvania Hotel Orchestra Mello Cello, Fox Trot. Erdody and His Pennsylvania Hotel Orchestra
	Siren of a Southern Sea, Fox Trot. Isham Jones' Orchestra Mon Homme (My Man) Fox Trot, Knickerbocker Orchestra

Any phonograph can play Brunswick Records



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Record No. 2113

The Super-Feature

Dance Record of Today Hear it today and dance tonight. The nearest Brunswick dealer will gladly play it for you.

Important!

The three dance hits, "Oh Me! Oh My!" "Mello 'Cello" and "Dangerous Blues," can be obtained at any Brunswick dealer's in conveniently packed envelopes, containing the three—price \$2.55. Or singly if desired.

Style LQ327 Price \$7.50 Canada \$11.00

<u>Oleman</u> Quick-Lite

Always Ready for Any Job, Any Night!

HERE'S the lantern that makes it easy for you to do better night work quicker—in barns, sheds, feed lots, toolhouses, anaries, garages, cellars—any place.

Finest light known for night hauling, plowing, harvesting, building, ditching, hunting, camping, touring, etc? The handy light for mills, elevators, warehouses, loading docks, factories, night watchmen, plumbers, sportsmen, carnivals, fairs, tent meetings, etc.

300 Candle Power-brighter than 20 old-

No Wicks to Trim-No chimneys to wash-no seet, no odor, no dirt.

Won't Blow Out in Wildest Storm. Has wind-proof and rain-proof mica globe

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20,000 Dealers Sell Guick-Lite Lan-terns, Lamps and Lighting Plants. If yours can't supply you, write our nearest factory branch, Dept. P21.

THE COLEMAN LAMP COMPANY

WICHITA ST. PAUL TOLEDO DALLAS LOS ANGELES ATLANTA CHICAGO CANADIAN FACTORY: TORONTO

THE FARMER'S DOLLAR-AND OTHERS'

(Continued from Page 21)

I haven't needed a diagram since to realize the direct and almost absolute dependence of all industry and labor upon the prosperity of the farm.

The best available figures indicate that about one-third of the wealth of this country is invested in farm lands and buildings, livestock, farm machinery and other forms of agricultural wealth. It would take the sum of all investments in manufacturing, railroads, street and electric roads, public lighting and mines to equal our agricultural investment, which to-day stands at about \$70,000,000,000. The value of all farm crops, animal products and animals for slaughter December 1, 1919, was estimated by the Government to be \$24,961,000,000 at the prices paid the farmers. Quite a tidy sum! This is enough to show that the farmer cuts a commanding figure in the business condition of this country. When things go wrong with the farmers of America there's bound to be trouble all along the line, and there's trouble aplenty with the farmer right now. He's squealing like a pig under a gate, because he's hard pinched. He has virtually suspended buying.

Just where is the farmer at to-day?

Recently a man with a Hohenzollern mustache, a Malacca cane and a blanketed dog stopped before a Chicago show window and read the price tags on a display of men's suits. He was joined by a friend of mine who offered the comment, "And wool at nineteen cents a pound!"

"Yes," responded the man at the upper end of the leash, "we got these damned farmers right where we want them now."

This typifies the view which too many city dwellers take of the present situation of the farmers, and is also a graphic illustration of the need of a sounder and broader understanding of the farmer and his problems on the part of those who produce nothing themselves, but who regard him as the world's greatest profiteer.

One way of putting the farmer's predicament is to say that he is about the only business man who has written off all his losses and gone clear down to bed rock in the prices for his output; that he h

Hard to Break Even

Three Illinois senators were discussing this problem the other day at Springfield, and one of them remarked: "Well, I haven't heard of a farmer who has gone broke or filed a bankruptcy petition in my district—not one."

"Perhaps not," remarked the senator from an adjoining district. "But I've prepared ten petitions in bankruptcy for ten farmers in my own county—hard-working men who couldn't stand the drop in price for their products when the stuff they must buy hasn't come down accordingly."

"Yes," cut in the third senator, "and there are a lot of them who are barely hanging on by the skin of their teeth. I know the story of one young farmer which, I think, sketches the situation of thousands of others. About a year ago a husky, ambitious and able young farmer bought a farm at a reasonable price, paying down a few thousand dollars which he had saved and more borrowed from his father, who took a second mortgage. His interest fell due a few weeks ago, and he went to the main from whom he had bought and said:

more borrowed from his latner, who took a few weeks ago, and he went to the mai from whom he had bought and said:

"I've worked hard, raised good crops and haven't spent a dollar unnecessarily. After paying my taxes I haven't a thing left, and I can't meet my interest. I'll probably pull through all right if you give me time, but I can't blame you much if you close me out."

"The man from whom he had bought didn't wish to do this. He saw that the young farmer would pay out if given time in which to span the readjustment period which would place his dollar on the same footing as the dollars of those with whom he did business. So it was agreed that if his father would take a third mortgage for his loan a second mortgage for the amount of the interest due would be accepted. The young man is fighting it out on that line.

I haven't needed a diagram since to realte the direct and almost absolute dependence of all industry and labor upon the The best available figures indicate that bout one-third of the wealth of this countries are the solid food for reflection on the part of the wealth of this countries are the solid food for reflection on the part of the wealth of this countries are the solid food for reflection on the part of the wealth of the countries are the solid food for reflection on the part of the wealth of the solid food for reflection on the part of the wealth of the solid food for reflection on the part of the wealth of the solid food for reflection on the part of the wealth of the solid food for reflection on the part of the wealth of the solid food for reflection on the part of the wealth of the solid food for reflection on the part of the wealth of the solid food for reflection on the part of the wealth of the solid food for reflection on the part of the wealth of the solid food for reflection on the part of the wealth of the solid food for reflection on the part of the wealth of

nishes solid food for reflection on the part of unsympathetic city dwellers. The owner of this 160-acre farm rented the place to a good tenant on a fifty-fifty crop-share basis. Corn was planted on fifty-fwo acres. "My corn." confesses the owner of the farm, "brought me precisely \$340. My taxes on the farm were \$320. But don't waste any sympathy on me! Just think where the tenant got off after putting a season's work into that corn crop! The tenant farmers in this country are certainly taking hard punishment this year."

taking hard punishment this year."
There are nearly 2,500,000 tenant farmers in this country to-day who will subscribe to this sentiment.

Dwindling Purchasing Power

Dr.,G. F. Warren, agricultural economist of Cornell University, made this statement in Farm Economics for May, 1921:

"We are passing through the most serious agricultural panic that has ever occurred. The product of an acre of cotton, if sold this year, will buy 61 per cent of the quantity of the general commodities that the product of an acre of cotton would have bought as five-year average before the war.

quantity of the general commodities that the product of an acre of cotton would have bought as a five-year average before the war. "In spite of the large yield an acre, the product of an acre of corn, if sold this year, could be exchanged for only 73 per cent of the average quantity of other commodities that an acre of corn would have bought as a five-year average before the war. This is the lowest in twenty years. If the calculations are made on the value of corn a bushel without giving consideration to the large yield this year we find that a bushel of corn would bring the farmer a purchasing power of 60 per cent as much as the average for the five years before the war. This is the lowest since 1896.

"The product of an average acre of wheat in the United States last year would buy 81 per cent as much as the average acre of wheat would buy for five years before the war. This is the lowest in twenty years.

"The product of an average acre of cats."

years.
"The product of an average acre of oats

years.

"The product of an average acre of oats last year would buy 74 per cent of the usual quantity of other things, which is the lowest since 1896.

"Such facts as the above completely dominate the agricultural situation. We are passing through the worst panic that has ever occurred, but agriculture is having a panic on top of a panic, for the discrepancy between agriculture and other things is a panic in itself."

This tells the story in a nutshell.

In these days of a wide differential between his own dollars and those of the men with whom he trades the farmer has fallen into the habit of translating his trade transactions into raw commodity terms. Aurora, Illinois, for example, is the center of a territory about equally divided between feeders and dairymen. Nearly all of the farmers about Aurora raise grain for the market. One husky farmer remarked to his neighbor at the cafeteria table that he "couldn't carry across the street enough hides at one load to pay for the pair of shoes he had bought." This statement seemed a bit too strong for acceptance without investigation.

I intimated that and received the chal-

too strong for acceptance without investigation.

I intimated that and received the challenge, "Don't take my word for it; find out for yourself."

Calling at a leading shoe store, I learned that farmers were quite generally buying ten-dollar shoes for best wear. Then I went to the hide dealer and asked, "How much will ten dollars' worth of hides weigh at the present market price?"

"Three hundred thirty-three pounds—if you refer to green hides, the kind commonly brought in by the farmers," answered Mr. Rogers. "We pay four and a half cents for salted hides, so ten dollars would pay for 222 pounds. Calf hides come from the dairy farmers. Ten dollars' worth of these would weigh between ninety and 100 pounds. I don't know what sort of an alibit the shoe men put up at present to account for their prices, but after a farmer (Centinued en Page 79)

(Continued on Page 79)

+ - + - + - +

Douglas Fir Northern White Pine Idaho White Pine Western Soft Pine



Western Hemlock Washington Red Cedar Red Fir and Larch Norway Pine

HOW CHOOSING THE RIGHT WOOD EFFECTS THE CONSERVATION OF LUMBER

EVERY thinking man and woman today is appalled at the extravagant use of our natural resources during the early days of colonization in this country.

The price of much of our agricultural development was paid in a tremendous waste of our timber resources.

Countless acres were cleared and the timber burned to make way for crops. "Log-Burning Bees" were common practice.

The lumber markets of the day were insufficient to absorb the vast amount of timber cut.

(0)

That was before the great agricultural, commercial and industrial development in this country had provided markets, and with those markets a true measure of the value of our timber resources.

Today everybody believes in conservation in one form or another.

We strive to conserve our valuable resources. Lumber manufacture, as it exists today, makes possible the economical conversion of our timber into homes, farm buildings, factories and countless articles all of use and of service to mankind.

0

There is a duty to future generations in the practical conservation of our timber resources.

While the Government is perfecting its forest policy there is a very practical form of conservation that every user of lumber—whether for home building, on the farm or in the industries—can apply.

Lumber is too frequently bought on appearance, on price or on a tradition that has frown up in an industry.

Too little attention has been given to the inherent qualities of the different kinds of lumber and their special fitness for the service they are asked to perform.

The waste today in the thoughtless, indiscriminate use of lumber mounts into the millions of board feet -25%, 50%, or 75% service rather than the 100% that lumber, properly selected, is able to deliver.

The elimination of this waste through a broader lumber intelligence will go a long way toward solving the question of our future lumber supply and in making more effective the forest policy of the Nation.

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What we advocate is conservation and economy through the use of the right wood in its proper place.

To this end we will supply to lumber dealers and to the public any desired information as to the qualities of the different species and the best wood for a given purpose.

This service will be as broad and impartial as we know how to make it. We are not partisans of any particular species of wood. We advise the best lumber for the purpose, whether we handle it or not.

From now on the Weyerhaeuser Forest Products trade-mark will be plainly stamped on our product

When you buy lumber for any purpose, no matter how much or how little, you can look at the mark and know that you are getting a standard article of known merit.

Weyerhaeuser Forest Products are distributed through the established trade channels by the Weyerhaeuser Sales Company, Spokane, Washington, with branch offices and representatives throughout the country.

WEYERHAEUSER FOREST PRODUCTS SAINT PAUL MINNESOTA

Producers of Douglas Fir, Western Hemlock, Washington Red Cedar and Cedar Shingles on the Pacific Coast; Idaho White Pine, Western Soft Pine, Red Fir and Larch in the Inland Empire; Northern White Pine and Norway Pine in the Lake States

Why is life on one farm attractive, and on the other simply drudgery?

You hear a great deal these days about young people leaving the farm for the city. What is it that is driving them away? What is the pulling power that the cities exert?

And why is it that perhaps on a farm adjacent to the one that has been robbed of its youth there are young people living happily and contented, enjoying all the real, fundamental pleasures of life?

This is a real problem which touches every home in the land. For the farmer feeds and clothes humanity. And what affects him affects, in a very real way, the world.

What a Congressional Investigation showed

Look at the problem squarely. A Congressional investigation showed that the percentage of young people who left the farm that was well equipped with household conveniences, cheerful light, and modern farm equipment was much smaller than of those who left the farm where these comforts and utilities were not available.

How about your farm? How about your children—and your wife? Have you done your part to make farm life attractive, or is life on your farm simply drudgery—doing things the old-fashioned, laborious, slow way? There is no excuse today for that kind of a farm.

For the Kohler Automatic Power and Light makes possible, anywhere, all the comforts and conveniences that electricity brings to city homes: cheerful electric light, convenient, energy-saving electric household appliances, running water systems, and power appliances that allow farm chores to be done more quickly and more easily.

Only the KOHLER Automatic gives you these desirable features

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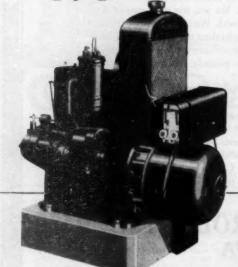
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ENAMELED PLUMBING WARE

(Continued from Page 76)

has toted 333 pounds of green hides into my warehouse he is in no mood to be con-vinced that ten dollars is a fair price for a pair of shoes. Just think of taking the skins off six cows or steers to pay for a pair of shoes!"

I mentioned this little matter to a large I mentioned this little matter to a large shoe retailer in Chicago who operates a factory and he dismissed it with the comment that labor is the big item of cost in making shoes, and that this cost has not declined. Then he emphasized the fact that retailers Then he emphasized the fact that retailers are still carrying stocks manufactured and bought when hides were bringing fifty cents instead of three cents a pound—which was another way of saying that the shoe merchant has not, in his prices, written off his loss and reduced himself to the same footing as that on which the farmer finds himself. No doubt the shoe dealer has cut his prices from the wartime peak cost, but it is impossible to convince the farmer that in paying ten dollars for a standard pair of shoes he isn't carrying a generous portion of the

ing ten dollars for a standard pair of shoes he isn't carrying a generous portion of the shoe merchant's loss. In this game of give-away he feels that he is shouldering all of his own and part of the shoe dealer's loss. As I passed a barber shop with a friend he nodded to a farmer who was having a haircut. Then he remarked:

"That little tonsorial operation will cost Will Graham just two bushels of No. I white oats at to-day's price. Is it any wonder that farmers shy at barber shops these days? Incidentally I haven't heard of any drop in the prices of haircuts or shaves."

Decreasing Soil Fertility

What has the farmer inherited from the World War period? For one thing, immensely increased taxes. This is so obvious and so universally understood that it may be passed without a diagram. But it should be remarked that his taxes have been pyramiding—that is, tax valuations as well as tax rates have greatly increased. Farm lands, buildings, equipment and stock cannot be hid from the assessor's eye. As a farmer expresses it: As a farmer expresses it:

"They're out in the open and get soaked the limit. They pay the taxes dodged by the town and city folks, who know when to forget what they've hid in their safe-deposit

Doxes."
This is the way a farmer figures his profits when he wants to borrow:
"Here's what I've made in operating my farm. But you've got to add to that what I've made from the increased value of the farm."

He forgets that so long as he holds the farm he hasn't made that profit—excepting on paper. And he also overlooks the fact that this increased value is a liability when

it comes to the tax levy.

Another unpleasant legacy which has fallen to the farmer from the war is a substantially increased interest rate.

stantially increased interest rate.

Another unfavorable condition wished on the farmer from the war period is a depleted soil fertility. It is difficult for most city dwellers to appreciate the importance of this element, but to the farmer it spells the difference between good crops and poor. Under wartime pressure for topnotch food production crop rotation was suspended, and crop rotation is the scientific means of building and maintaining soil fertility.

fertility.

Iowa farm land has long been considered about as rich and sweet as any in America, yet a recent soil test on 2910 lows farms reveals the fact that 2574 of these farms showed acid soil and a distinct need of liming. If the soil factility logs to the farmers ing. If the soil-fertility loss to the farmers of the whole country could be accurately computed it would unquestionably amount to a startling figure—to many millions of

As a borrower the farmer is probably on as good a footing as the business man. Generally, the banks are being decidedly decent to him.

In comparing his dollar with the dollar of the worker in almost any other line the farmer feels that the game of holding back is about the most popular pastime in Amer-ica to-day. Take the building trades. The scale of carpenters, masons, plumbers and electricians is still at the peak of \$1.25 an hour in most of the larger cities of the Central West. Ask a carpenter why his organization doesn't cut the scale so that building will have a chance to revive after a standstill of six or seven years and he

answers:
"Personally, I'd be willing, for I want
work. Probably a majority in our union

feel that way. But we're not going to hand a big slice of our wages over to the masons, plumbers and electricians. That's what it would amount to if we cut our scale first."

And the same answer goes for each of the

other building crafts.

Illinois has been having a red-hot legislative investigation of the building situation, which has laid bare a startling network of graft and collusion and has brought a grist indictments.
The situation has been substantially par-

The situation has been substantially paralleled in New York, where not only indictments but convictions have been secured. It appears to the farmer that high city rents—due to the fact that there has been rents—due to the fact that there has been no building—are a big element in preventing a reduction of freight rates on farm stuff and in maintaining the inflated prices for nearly everything which he must buy, and in keeping down the demand for the products which he has to sell. Here is the vicious circle as the farmer sees it. Every attempt to lower a wage scale is met with the plea: "We are paying exorbitant rents, and if our wages are reduced we'll not have

"We are paying exorbitant rents, and if our wages are reduced we'll not have enough left after paying the landlords to afford our families a decent living."

This plea has been urged by all workers, including those in the building trades. The attitude of the men in the building trades appears decidedly foolish to the farmer. They can't reduce their wage scale because rents are so high, and rents are high because the building famine cannot be broken—until building labor cuts its scale. As it looks to the farmer, everybody is hanging his high-price hat on the rent peg—everybody but the farmer. But there is another element in the building situation which jars the farmer worse than the mere matter of this stand on an unreduced wage scale. This is the matter of building graft.

scale. This is the matter of building graft. State Senator Harold C. Kessinger, chairman of the Illinois Housing Commission and member of the Dailey Investigation Commission, puts the situation in these terms:

tion Commission, puts the situation in these terms:

"I represent a Northern Illinois farming district which has several good-sized manufacturing cities. The farmers are in the majority. I've been rather busy explaining to them the direct connection between high rents in Chicago—only forty miles away—high wages and high freight rates on the railroads. A railroad president told our committee, 'House rent is the monkey wrench which has been thrown into the machinery of readjustment.'"

Building-Trade Holdups

"Rents will not come down until buildings go up, and people will not build at such hazards and costs as now confront them in Chicago and other big cities. There is not Chicago and other big cities. There is not a member of the investigation commission who is not convinced that a supercriminal government controls building operations in Chicago; that from the time a man starts to dig the cellar until the roof is on and the structure finished there are graft, extortion and waste. The details of this system have been exposed by scores of witnesses giving testimony under outh. A man who has been exposed by scores of witnesses giving testimony under oath. A man who has built more than 3000 buildings in Chicago stated that in his opinion 35 per cent of the cost of building could be saved if this system were abolished. A number of business agents have already been indicted under the charge of collecting graft, and more of them will be indicted. Indictments have also been issued against building-material men for combination in restraint of trade.

men for combination in restraint of trade,
"If a man cannot build a home without
being threatened, robbed and persecuted, being threatened, robbed and persecuted, and if labor is not free to work without leaders who call them off just to collect and then put them back on the job again; if there is not real genuine competition in the material market and if rents are not down material market and it rents are not down; wages down and freigh's down, the farmer will not stay down. He is determined that his prices must go up or the other fellow's prices must come down. The farmer is willing to walk the deflation pike back to normal—and he is walking it—but he is determined that others must walk with him or he will turn around and go in the others. or he will turn around and go in the other direction. He is organized and awake. The Illinois Agricultural Association, for ex-ample, has 108,000 members who pay dues of fifteen dollars a year. Other states are similarly organized. The state farm bureaus in Iowa, Ohio, Michigan, Indiana and Texas have more than 100,000 members each, and the American Farm Bureau Federation has more than 1,000,000 members and is increasing at a rate of 50,000 a month. These organizations command a high order of

talent. They are well advised and they are determined. The very fact that they are not asking for class legislation inspires confidence in their counsel.

dence in their counsel.

"The farmer puts in a long-hour day, and the whole farm family works too. When the farmer reads the legislative exposures of artificially maintained prices and of graft and tribute extorted by the business agents, of high wages and of high freights, he insists that it is time for those who are holding out to fall into step with the readilystment march." the readjustment march.

Two things are much on the farmer's mind: The condition of the weather and the state of the roads. The ability to haul his stuff to market regardless of weather means more to the farmer in a financial way than most people realize. In the course of the war many states passed goodroads legislation making possible the use of many millions of dollars for this helpful purpose—looking forward to the close of the war and the insurance of employment

the war and the insurance of employment of ex-service men.

The farmers have not forgotten this legislation. Some have seen the realization of their good-roads dreams, but the greater part of them have found their hopes deferred. In taking invoice of his dollars the farmer seldom fails to connect them with the subject of good roads, of state highways independent of weather conditions. So long as industry was at high pressure ways independent of weather conditions. So long as industry was at high pressure and forced to shanghai men from the farms to keep its wheels turning overtime, the farmer could understand why public-road building was delayed. But when industry slowed down and labor became relatively plentiful he expected to see road work go with a rush. Its failure to do so has puzzled him. The explanations offered have left. The explanations offered have left him rather suspicious and resentful.

Oppressive Freight Rates

I put this problem up to Frank Renwick, a large dealer in sand and gravel—the main elements in road building so far as quantity and tonnage are concerned. Here is his

answer:

"Let me illustrate this situation from my own experience. From our pit to the loading station at Plainfield, Illinois, is just nine-tenths of a mile. A public road was under construction. The freight rate from the pit to the station was fifty-six cents a ton. Poor's Manual gives the average earning of hauling freight per ton mile as less than one cent. The original rate was twenty cents. I appealed to the railroad for relief, and the freight officials agreed that as this material was for a public improvement—one which would materially reduce the cost of moving foodstuffs from the farms—the rate should be reduced to twenty-eight cents as a memergency matter. twenty-eight cents as an emergency matter. Of course it had to go up to the Interstate Commerce Commission for approval. That body quashed it as quickly as you could

body quashed it as quickly as you could swat a mosquito.

"The sand and gravel business presents this strange paradox: The actual sale price of this building commodity has been reduced by the producers, while it has greatly increased in price delivered to the consumer. If we gave our gravel away, mined and loaded at the pit, to-day it would cost the average consumer more delivered than it used to cost him before the big freight raise, delivered at the point of consumption and paying the gravel producer a fair profit." profit

profit."

The freight rate on coal from Terre Haute, Indiana, to Riley, a distance of nine miles, is fifty-five cents a ton, and the rate on gravel is eighty-five cents. The price of miles, is fifty-five cents a ton, and the rate on gravel is eighty-five cents. The price of gravel at the Terre Haute plant is ninety cents a ton, and the price of coal at the mine at Terre Haute is two dollars and eighty cents to three dollars a ton.

A construction company is building an asphaltic concrete highway four and a half miles long from Riley towards Terre Haute—a highway which parallels the Big Four Railroad.

This company is trucking the 12,000 tons of gravel required in the building of this highway instead of shipping it by rail. An official of the company which furnishes the gravel says:

gravel says:
"Had we been able to ship gravel for the same freight rate as that carried by coal between the two points involved, the gravel would certainly have been hauled by the railroad."

Farmers who know that freight rates are not made by the railroads but by the Inter-state Commerce Commission are inclined

(Continued on Page 82)





The function of a coat lining is not merely a decorative one. A lining fabric requires body and firmness to support the style lines of the garment. It must have the durability to stand up intact and new-looking through the life of the coat.

All these qualities are integral with Granite Double End. It has beauty as well as durability. Its handsome texture and remarkable resistance to wear are due to the exclusive Double End Construction—a method of weaving which disarms the play of friction. This is the secret of its durability, yes, and of its beautiful natural

Consistent with their adherence to the highest quality standards, leading manufacturers are using Granite Double End in their best models. Request Granite Double End by name and examine it in the garment. Available in various weaves and designs, including fancy stripes, solid colors and two tone effects.

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Glossy-coated for highest quality half-tone work

Warren's Warrentown Coated Book

Glossy-coated esperially developed for process color printing

Warren's Cumberland Coated Book

Agenerally popular, relatively inexpensive glossy-coated paper

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An inexpensive semi-dull surface, noted for its practical printing qualities

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A semi-coated paper especially suited to large edition work requiring half-tones

Warren's Library Text*

An English finish paper taking medium screen half-tones satisfactorily

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A watermarked antique finish paper for distinctive book work devoted to type and line cuts

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A super-calendered paper of standard
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A moderately priced machine finish paper of the first quality

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Specimens of printing on Warren's Standard Printing Papers are included in all of the exhibitions of mational printing of The American Institute of Graphic Arts.

* See opposite page

better paper

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better printing



STANDARD

TALENT and TEMPERAMENT among Printers

DO not stint your printer on little things. Good printers have something besides equipment to work with.

They have talent.

At least the ability to do beautiful printing amounts practically to a talent. It is more than mechanical skill.

When you buy printing from a first-class printer, you engage more than his type and presses. You enlist his talent to serve you; and this is the most precious thing that he has to sell.

Do not, then, expect him to get the best results from any inks but the best inks. Do not expect him to work wonders, such as making two colors "give the effect" of four-color process.

Remember, too, that there may be days when, due to excessive humidity, his presses will not work right. The inks will not dry as they should in spite of the use of a "dryer." At other times his paper will not deliver from the tapes even when a flame is rigged on the press. Atmospheric conditions are often unfavorable to good printing.

Work driven along under such conditions is seldom good work. When legitimate efforts to keep a press going have failed, emergency stunts and attempts to fake something are not usually a success. They only cost money, and cause the printer to do something unworthy of his talent.



On the other hand, a good example of what can be accomplished in simple two-color printing is to be seen in a book of dummy material and catalogconstruction suggestions recently issued by us on Warren's Library Text.

Copies of this book are distributed by merchants selling Warren's Standard Printing Papers to printers, engravers and their salesmen, and by them re-distributed to all interested in buying better printing.

The book is intended to be cut up. With a copy of this book, shears and paste, one can in a few minutes construct a dummy made up from a wide choice of type-faces and sizes, rules, borders, initials, style, and medium of illustration.

These books—we issue one each month on a different Warren Standard—are not sold, but may be obtained from catalog printers or paper merchants who sell Warren's Standard Printing Papers. If you do not know the Warren Distributor in your city, write us for his name.

S. D. WARREN COMPANY, BOSTON

RINTING PAPERS



Save by Building up Your Coal Pile

IN a fuel shortage, the plant which planned an adequate coal pile is fortunate. Operations go on without interruption due to shortage of coal. Your delivery schedules to customers are maintained. The increased overhead of open market fuel purchases against competing buyers is avoided.

Consumers can save now by looking ahead, as far as bituminous coal is concerned.

By building up your coal pile, you get protection against the uncertainties of buying coal in a tight market. You also escape the unseen waste of inferior fuel.

CONSOLIDATION COAL is as clean and free from foreign substances as it is possible to provide coal. There is significance in this statement to the man of real fuel knowledge. Clean coal means more heat per ton, more power per ton. Clean coal means lower cost per heat unit.

Every consumer of CONSOLIDATION COAL can avail himself of a distinctive service of tests, selection and utilization that works against high operating costs.

Industrial executives are invited to communicate with this Company. Early delivery means economy for you.

THE CONSOLIDATION COAL COMPANY

Munson Building - New York City

DIME BANK BUILDING,
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BOSTON, MASS.
LAND TITLE BLDG., PHILADELPHIA, PA.

(Continued from Page 79)
to express their feelings concerning the freight-rate muddle in about these terms:
"It looks to us as if the only sound basis of rate making is expressed in the phrase which was so familiar in the old days—what the traffic will bear'; that rates are now made with reckless disregard of that principle. Railroad rates should be made only by men who understand what effect they will have on business. Judging from the jumble of present rates, it would seem that they are not made by men having that qualification."

This lack of confidence in the soundness

This lack of confidence in the soundness of the present railroad-rate fabric is by no means confined to farmers or shippers. When the farmer reads current newspaper

of the present railroad-rate labric is by no means confined to farmers or shippers. When the farmer reads current newspaper statements from mine operators and coal dealers that coal will not be cheaper but probably dearer in the fall, and when he remembers that railroads are doing a pitifully small freight business, he naturally asks, "How come?" The answer which he receives is invariably:

"Coal mining is a highly seasonal business because rehandling and storage are virtually prohibitive in cost."

This answer moves the farmer to further questions about miners' wages, hours and living conditions. When informed that miners get 84.75 cents a ton for mining bituminous coal and average fifteen tons per man, or \$12.71 in a six-hour day, the information is far from soothing. Add to this statement that the inside mine laborer who received \$2.75 a day in 1916 now gets \$7.25 a day, and that the outside mine labor has been jumped from \$2.36 to \$6.86 a day, and you get a reaction from the farmer very much along this line:

"A six-hour day," the farmer exclaims, "and a wage of \$6.86 for common labor and \$12.71 for work which doesn't require half the skill or brains that farming demands! For about eight months of the year my day varies from twelve to fourteen hours. But perhaps the miners have some offset in extra-heavy living costs. How about it?"

Then he is told that in the Southern Illinois coal district company-owned houses are rented to mine employes at \$1.50 a room a month and that household fuel is furnished mine workers at absolute mine cost, plus haulage. He admits that he wouldn't care for the miner's work, but is of the opinion that you couldn't hire, at the mining scale, a dozen miners in America to milk twelve cows twice a day and fill in the balance of the fourteen-hour day with

to milk twelve cows twice a day and fill in the balance of the fourteen-hour day with general farm labor.

Expensive Railroad Fiddling

Dr. F. C. Honnold, secretary of a large group of coal operators' associations, from whom these figures were secured, adds:
"I have just received word from West Virginia that the average rent charge to miners there is \$1.50 to two dollars a month per room, and that in a majority of cases this covers electric lights. Household coal costs them \$1.50 to two dollars a month, pulsa hauling charge of seventy-five cents plus a hauling charge of seventy-five cents

"Pick miners average ten tons a day there and receive 94.5 cents to \$1.02 per ton. This means that their wage runs from \$9.45 to \$10.20 a day. A machine miner has a helper with whom he must divide his earnings. The rate is fourteen cents to 15.5 cents, and the average tonnage undercut is 175 to 225 a day. This means that the machine miners divide \$24.50 to thirty-five dollars as a day' ney. Loader received.

the machine miners divide \$24.50 to thirty-five dollars as a day's pay. Loaders receive \$9.45 to \$12.60 a day.

"I'm afraid that there is nothing in this statement that will soothe the troubled spirit of the farmer or make his dollar look any better to him."

When Fireman Jimmy or Brakeman Johnny of the roundhouse gang comes home for a day or two he holds forth at the family table and the general store and tells the boys what he's knocking down and how things are set on the road, under the justly famous national agreements, to swell his things are set on the road, under the justly famous national agreements, to swell his pay envelope and make it soft for him by comparison with the hours and the pay of those who stick on the farm. These revelations are admiringly received, but they provoke a power of thinking on the part of the farmers who pay the freight.

The more the farmer ruminates upon these revelations the sorer he becomes. He figures that every time he ships anything on the railroad he's paying for a lot of fancy and highly expensive fiddling which is taking the pep out of his dollars at an alarming rate. Perhaps he exaggerates the

burden of his freight bill, but he knows that his share of the nation's freight bill

that his share of the hatton's freight bill is big.

The phase of the railroad-labor situation which especially peeves the farmer is not the mere fact that workers in this line have received in the past seven years total annual wage increases of more than \$1,500,-000,000, but rather the flumadiddle rules and regulations which the organizations have enferced as to the manner of doing and regulations which the organizations have enforced as to the manner of doing the work in hand. His job as the producer of the world's foodstuffs is about as varied and complex as imagination could suggest. It's hard for him to absorb the idea that a hired man cannot do several things or that he should not be asked and expected to do them when there is no doubt of his ability to handle them.

ability to handle them.

Silly Specialization

A railroad official having charge of all employment problems involved in the service of 55,000 men makes this explanation of the way work must be done on the railroads under the classifications and rules and reguas in force under the national agr

ments:

"Suppose it is necessary to remove an engine pilot, including the breastplate. A laborer can do it—any average farm hand. But now the pipe fitter, the carman or locomotive carpenter and the machinist must all have a whack at the job—and in the larger roundhouses each has his helper.
"Assume that an engine pulls into a busy division headquarters and the engineer reports trouble with his headlight. Here is what would happen after the engineer and fireman left the cab: The hostler and his helper would coal, sand and water the en-

fireman left the cab: The hostler and his helper would coal, sand and water the engine and run her to the cinder pit, where the pitman would knock the fire and clean the ash pan. Then the hostler would put the engine in the roundhouse and the engine inspector would examine her mechanical parts and the boiler inspector would look over the boiler, fire box, ash pan and fire-prevention equipment. Next the flue man would clean the fire box, blow out the flues and clean the grates. In repairing the headlight a pipe fitter and helper disconnect the piping and an electrician and his helper disconnect the wires. Then a machinist and his helper are called to unbolt and remove the headlight. Some or all of these men make the actual repairs, and then the remove the headlight. Some or all of these men make the actual repairs, and then the reinstallation of the light] calls for the reverse of the process just described. Before the national agreements were in force all this was done by one handy man and helper, and usually they didn't put in more hours than each of the six men now puts in. This specialization of railroad work now calls for a little procession of men to delivert and the procession of the six men now puts in. a little procession of men to do almost any undhouse or shop job which one man us

'Suppose," I suggested, "that the farmer had to get his work done under the same system of specialization."
"In that case," came the quick reply

had to get his work done under the same system of specialization."

"In that case," came the quick reply, "the farmer would have to hire a dozen men where he now has one."

In view of this picture of what specialization in craft and trade jurisdiction has done to the railroad pay roll, and consequently to the shipper's freight bill, is it any wonder that the farmer is demanding a downward revision of the railroad worker's wage scale? The pity of it is that, though such a revision unquestionably will be ordered by the United States Labor Board, there seems to be little hope that any material amount of the fancy frills and jurisdictional freight-eating complications will be eliminated.

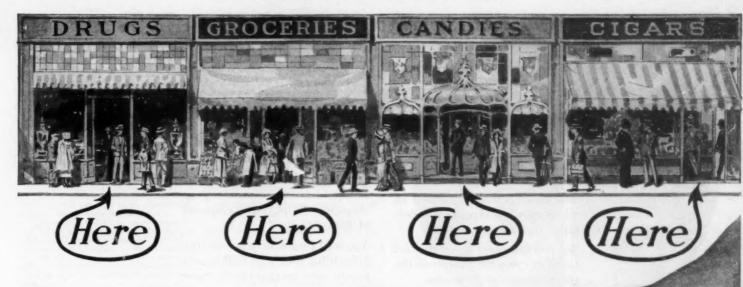
The farmer is not against a fair and liv-

eliminated.

The farmer is not against a fair and living wage for the railroad worker, but he wants to see the fancy bunk squeezed out of the rules and regulations and the basis of pay computations reduced to the level of common sense. Incidentally, too, he holds the notion that many, perhaps most, of the railroad workers themselves do not record the more return of these succities. regard the more extreme of these punitive time and trade jurisdiction frills as just and reasonable but simply as examples of what labor officials and business agents can put over when they have powerful organizations at their back.

And this jurisdictional handicap to getting the work done on a reasonable and

And this jurisdictional handicap to getting the work done on a reasonable and economical basis is not confined to the railroads. It is present as a high-cost factor in virtually all the organized crafts and trades. There is none of it on the farm, however. There everybody does anything whenever it needs to be done regardless of the clock—and no overtime allowed!



Here They Are, Folks! Little Sun-Maids

"The Between-Meal Raisins"

—the Cure for 3 o'clock Fatigue

POR years you've loved to munch on raisins. Wouldn't you buy them down town, if you could, in little 5c packages?

Well, now you can!

They're in drug stores, groceries, candy and cigar stores, in the neatest little 5c pocket packages you ever saw.

Little Sun-Maids, "the between-meal raisins," made from tender, luscious, juicy, seedless table grapes.

Seventy-five per cent pure energizing nutriment (146 calories for 5c) in practically pre-digested form.



Look for this Display Carton on Your Dealer's Counter Sold at all Drug, Grocery, Candy and Cigar Stores—5c

Quick-acting stimulant—to counteract brain fag, lassitude and let-down which come to millions at 3 o'clock, according to efficiency experts.

Rich in blood-building food-iron also—frequently the one lack that keeps thousands under par.

So get them now, and form the habit. Have luscious little seedless raisins on your desk or table—within easy reach—all day to stave off hunger and fatigue.

A good way is to-

Buy at Noon

Always buy at noon so you'll have them for your afternoon refreshment—make that your daily, profitable habit.

These little raisins are both good and good for you—so don't forget them. Buy every day at lunch-time for that "3 o'clock pick-me-up." Try now. See how delicious—how they restore your energy.

Packed just like big-sister Sun-Maids in a great, modern, sanitary plant in California. Wholesome, sweet and clean. If your dealer has no stock, due to faster selling than he anticipated, send 5c for trial package by parcel post.

CALIFORNIA ASSOCIATED RAISIN CO.

Membership 13,000 Grown

DEPT. A1407-A, FRESNO, CALIFORNIA



To Dealers

If out of stock, due to fast selling, send handy coupon to your jobber for immediate, emergency supplies.

Dealer's	Emergency Order Coupor
	(Write in jobber's name)
	(Jobber's address)
cases (1 gro	p to me at once sss 1½-ounce packages to the case. Maids, and charge my account.
	(Your name)
	(Your address)

BUILT FOR THOSE WHO LOVE FINE THINGS

Some day you will go for a ride in a LAFAYETTE, and forever after you will be its champion.

It is a car made by men who know their work, a car built for those who love fine things.

You sense at a glance that it is a thing of exquisite balance and design.

You know before you touch its wheel that it will prove wonderfully competent and fleet.

But you can never know the real LAFAYETTE until you release the power-stream of its engine.

Touch the accelerator pedal ever so lightly and the rush of wind warns you to beware the law. From three to forty miles per hour is but ten seconds wide in a LAFAYETTE.

If you care for more than that, seek out a lonely road.

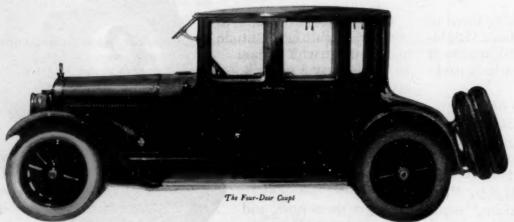
The hundred horsepower of the LAFAYETTE will give you all you want, and more.

Hillsseem no impediment to your skimming flight; you take no heed of distance.

You will return to your starting point filled with high enthusiasm for the only car that can do these things in just this way.

And you will mentally resolve some day to own a LAFAYETTE.

LAFAYETTE MOTORS COMPANY at Mars Hill Indianapolis





JANE GOES IN

(Continued from Page 15)

the post-deb of Two Tree Point? Sometimes I think that you actually like sitting in those palms!"

"They're not my favorite flora," admitted Jane stolidly. "Still, I'm used to them, mother." She attempted a rare bit of frivolity, with the hope of allaying Mrs. Dawson's wrath; her mother was always saying that Jane didn't try to be humorous, like other girls. "Back to the old homestead—that's the way I feel about those palms!" said Jane.

Her mother rose haughtly.

"I wash my hands of you!" she declaimed with a Lady Macbeth manner, but an underlying quiver in her voice that confessed her secret knowledge that all the perfumes of Arabia could not cleanse those little hands of her guilt as an unsuccessful mother. At the door she paused.

"I have just one thing more to say to you," she announced, waiting with dignity until Jane's eyes encountered her own. "Doctor Frey is coming up to-morrow for the week-end," she said, when she was sure that she held the attention of her audience.

"What a bore!" glared her mother after a

"What a bore!" murmured Jane cheerfully.

"A bore!" glared her mother after a moment of speechless indignation. "Jane, do you know that the man is one of the big psychologists not only of the state university but of the country, as well? Do you know that he has written a book? And I feel sure that he is greatly attracted to you. When he was here last time he told me that he greatly admired your mind."

"Oh, darn my mind!" said Jane with sudden fervor.

"Oh, darn my mind!" said Jane with sudden fervor.
"But what else is there?" murmured her mother. Suddenly she was tenderly maternal. "I know how you feel, dear. You'd rather he had paid a compliment to your eyes, or to"—she stared at Jane appraisingly for a moment—"well, to your eyes. But Doctor Frey isn't at all the type of man to give much attention to trivial things like that. And you know, Jane, you're not the kind of girl that—he's a big man in his own field, and I do think you are fortunate if things are as I believe. And fortunate if things are as I believe. And I'd warn you are fortunate if things are as I believe. And I'd warn you to think twice before throwing him over; unless, of course, you really do like to be called a post-deb." She bent and kissed Jane's forehead. "Good night," said.

she said.

It was not a particularly good night for Jane. Upon the darkness of her room there etched itself the face of Dr. Josephus Frey, a mild little elderly man with the peering eyes of a scholar and the shy chin of a rabbit. He looked at Jane always as if she were a bit of something or other under a microscope. One could no more imagine him at a dance than in an advancing battle

him at a dance than in an advancing battle line. Still, as her mother said, he was a distinguished person, and moreover, Jane admitted brazenly to herself, he was a man, and a possible husband. "He isn't as tall as I am," Jane thought to herself. "I don't believe he's half as tall! A three-mile walk would just about send him to the hospital for a week, I should think. Stop it, Jane Dawson! Who should think. Stop it, Jane Dawson! Who are you to look out from your bower of palms, and pick and choose! You ought to thank heaven, fasting, for a good man's love. Not that it would be that, of course. He isn't capable of such a vulgar sensation, I'm sure. Probably he merely regards me as a specimen. Anyhow, it would be worth it all to send wedding cards to Two Tree Point."

Point."

Jane pondered the question for hours. There was no longer any possibility of romance in her life, she considered, so, although she might be sacrificing her dreams, she was giving up no remote chance of an actuality. And yet the plainest spinster who protests her contentment, however volubly, hesitates to say a definite good-by to them—those vagrant little semiexpectations of the vigorous love that she knows her feet, no longer tired, would

semiexpectations of the vigorous love that she knows her feet, no longer tired, would follow if it came whistling down the lane. "And yet those palms!" Jane told her pillow. "And I want—I'll be honest with you, Jane, this once: I want a home; and I want children so awfully that sometimes I look away from other folks' kids when I see them playing in the park; and I want why not? I want a man. No, I don't, either; I want the man. Yet who am I to quibble about adjectives? And how am I going to face Two Tree Point much longer as a post-deb? Well, then!"

Having settled the matter in her mind, something else occurred to Jane as she drifted off to sleep.

"What if he doesn't ask me after all!" she thought, half anxiously, half hopefully. It became apparent, even to the inexperienced Jane, however, that the leading psychologist had something of importance to say, almost as soon as her mother had prayerfully left the two together the next afternoon. Jane was conscious of no thrill as the great moment approached. There asternoon. Jane was conscious of no thrill as the great moment approached. There was, in fact, a certain confidence regarding her answer that annoyed her in the way Doctor Frey poised a tea biscuit in one hand and lifted a cup in the other, as he proffered the name on the cover of a book of psychology.

Any woman could have told the learned

Any woman could have told the learned man that that was not the way to do it.
"You and I are no longer in our first youth," he began, nibbling a corner of his

"I'm hardly in my second yet, at least!"
Jane astonished herself by saying tartly,
while she writhed at the assumption that

while she winted at the assumption that she belonged to his generation.

"Of course not!" soothed the impetuous wooer, sipping tea. "I merely meant that we have passed the quicksands of sentiment, and that I may assume that we are no longer expectant of youthful romance, may I not?"

He meant the question for a purely

may I not?"

He meant the question for a purely rhetorical one and leaned back with the air of one who has gotten the worst over, as he swallowed a draught of tea and bit into another small hard cake. Jane noted that his ears moved slightly as he swallowed. Suddenly she and the second of the sec

denly she spoke.

"You may not," she said.

The professorial hand paused midway to the professorial mouth.

"I beg your pardon?" asked Doctor

"I beg your pardon?" asked Doctor Frey.
"If I ever marry," Jane said firmly, "it will be because I'm stuck in the quicksands of sentiment, and the engine of common sense is completely stalled. It will be Romance with a capital R."

Doctor Frey put his morsel of cake back on the saucer. His meek, spectacled eyes blinked at Jane. A great astonishment gave emphasis for a moment to his mild and meaningless little face.

gave emphasis for a moment to his mid and meaningless little face.

"Am I to construe this as a refusal?" he asked incredulously. A more complacent solution occurred to him. "Or did you mean that you cherish for me sentiments of a romantic nature?" a romantic nature?

Jane conquered a strong desire to giggle.
"Sorry; the former," she murmured.
"Of course I'm conscious of the honor, and

"Of course I'm conscious of the honor, and everything, but —"
"I had not the slightest idea," represented the professor with dignity. "Something about your bearing —"
"Yes; I know I don't look the part," admitted Jane low-spiritedly. Her spirit bowed before the thought of the impending session with her mother. "Sorry," said Jane again; and was—chiefly for herself.

The scene, rather worse than she had pictured it, followed immediately upon the abbreviated and aggrieved farewells of the

pictured it, followed immediately upon the abbreviated and aggrieved farewells of the leading psychologist. The sympathetic smile upon Mrs. Dawson's face gave way to a gleam of honest temper as she turned back to her incomprehensible ugly duckling. "I believe that you did this only to annoy me!" she declared. "I can't imagine any other reason for your extraordinary behavior."

'His ears wiggled when he ate cake,'

said Jane.

"His ears wiggled!" Mrs. Dawson's voice seemed to come through tears.

"What in the world has that to do with the fact that he would have been an excellent husband?" husband?

"I don't love him," supplemented Jane, msoning. The word had never been on

"I don't love him, supplemented sans, crimsoning. The word had never been on her lips before.

"Oh, love!" murmured Mrs. Dawson vaguely. "It comes. But it's too late now." Her sigh was almost a groan. "How in the world a child of mine ever came to be like you! I give you up, Jane!"

"It'e all the fates were partly kind. After all, the fates were partly kind.

Here was reprieve.
"Then I don't have to go out any more!" "Then I don't have to go out any more!"
cried Jane, her tone that of the condemned
criminal being assisted out of the electric
chair after the governor's wire has come.
"I needn't go to dances!"
The fury in her mother's eyes stopped her.



A Bit of Tirro

saves money

A tiny piece or a large—as the occasion demands—is ready for any sort of mend, break, leak or split. Toys, garden tools, kitchen utensils, anything of glass, metal, wood, etc., can be saved. All it takes is imagination to use Tirro. It is everready, adaptable and inexpensive.

Tirro is an improved sticky tape, waterproofed, insulating.

It becomes a part of the article mended. A thousand uses occur to the handy man or woman. A leaky hose, a broken jardinière, a broken window pane, a torn tent, a split handle here are some of the many. Once you use Tirro, you'll discover constant employment



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The Ideal Mending Tape

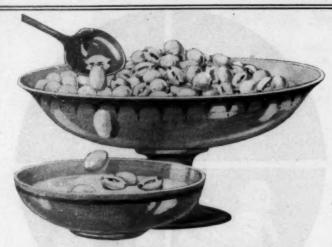
Don't throw things away-use Tirro. Use it single-ply or multi-Color it to match, if you wish. Keep a spool handy at home, at office, at shop. It pays for itself many times over. Tirro comes in two sizes, on handy spools. Prices in the United States: medium size, ³/₄-inch wide, 30c; large size, 1½-inch wide, 50c. For sale by all druggists.

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	rip of Tirro-	



Like Nut Bubbles

Float in every bowl of milk

Puffed Wheat is whole wheat puffed to bubbles, 8 times normal size. The grains are airy, flaky, toasted-flimsy as a snowflake. And they taste like nut meats as they melt away.

It makes whole wheat delightful. Children revel in it. And all the 16 elements are fitted to digest.

Steam-exploded

The grains are steam-exploded. The moisture in each food cell is changed to steam. Then over 100 million steam explosions are caused in every kernel.

Thus every food cell is fitted to digest. Every atom of the whole grain feeds. Prof. Anderson has thus created the greatest cereal foods in existence.



Queen of all the breakfast

Douse with melted butter for children to eat like peanuts at their play.

Don't serve for breakfast only. Enjoy these delights to the full. Then end the day with Puffed Wheat in a bowl of milk.



Tidbits of Rice

Puffed Rice is rice grains puffed in like way. The walls are thin as tissue. The flavor is exquisite.

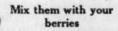
This is a food confection. Girls use it in candy making. Chefs

Like puffed nut meats on



Puffed Rice

Flimsy, flavory bubbles.



Puffed Rice adds a delicious blend to berries. The grains are fragile and flaky. They add as much as the cream and sugar. Try them in this

The Quaker Oats Company Sole Makers

"If you think I'm going to have the whole town laughing at me behind my back and saying that I've given up at last, you're wrong," declared Mrs. Dawson, cruelly blunt. "If you don't care what people think, Jane, I do. I shall continue to do my duty by you, of course, in spite of—everything. To-morrow we must order a new dance frock for you at Mosher's; though sometimes it does seem that nothing's any use."

though sometimes it does seem that nothing's any use."
Agreeing with this ultimatum, Jane told
herself that she didn't care.
"His ears did wiggle!" she thought.
"A home? It would have been just a
house. Children! The poor little anæmic,
knock-kneed, sniffle-nosed loves they would
have been! I'm glad."
It was nice to be able to harbor her shy
little dream again. Jane and the dream

It was nice to be able to harbor her sny little dream again. Jane and the dream played a childish game with each other. Each pretended to the other not to be there. It was a kind of spiritual hide and

seek.

Mrs. Dawson seemed to wreak some of her anger against Jane on the new dance frock, which was enchantingly created of baby-blue taffeta, small pink rosebuds and frosty lace. Its general effect was to double Jane's joints, and triple her sallowness. But there was a recklessness about her, the stimulating after effects any woman feels from a proposal, which sustained her through her preparations for the next dance.

through her preparations for the next dance.

Smiling systematically in her familiar bower of palms that evening, Jane presently became aware of glances bent in her direction. Tommy Carey and Miles Taylor were laughing in the corner with a new-comer to the town whom Jane recognized as Kenneth Newton, a well-set-up blond young man whom she had disliked at a distance.

as Kenneth Newton, a well-set-up blond young man whom she had disliked at a distance.

"He looks like he thought he looked like a Greek god," she told herself uncharitably. She watched the others shake hands solemnly with the young man, and wondered if he was already leaving Two Tree Point. Then her attention was caught by the way her mother was smiling up into the eyes of a visiting major who still clung to his uniform. It was a familiar trick, but one which never failed to challenge Jane's wondering admiration.

"How in the world does she do it?" Jane asked herself. "She's flirting with him so as to make him come over and ask me for the next dance. The sweet old thing! If only she wouldn't!"

"I was sure that this was my lucky night!" said a youe at Jano's allow. She night!" said a youe at Jano's allow.

as to make him come over and ask me for the next dance. The sweet old thing! If only she wouldn't!"

"I was sure that this was my lucky night!" said a voice at Jane's elbow. She started, and looked up into the smiling eyes of Kenneth Newton.

"Won't you finish this dance with me and throw the next one in for good measure?" he begged.

Jane arose like a girl in a dream. No one had ever asked her for a dance in that tone of voice before. Jane glanced at the other chairs by the palms, to make sure that she was the girl addressed.

She danced three times with Kenneth Newton that night. Moreover, he cut in on the dance she had with her mother's major. Before the end of the first dance he was telling her that the name of Jane didn't suit her at all, and that he meant to call her Jenny. Jane, having nothing to say to this persifiage, promptly said it, but the dauntless Mr. Newton made her practice pronouncing "Kenneth," and called her attention to the fact that his name and her own, properly abbreviated, rimed with each other.

"That's a sure sign," observed Kenneth, grinning down into her eyes.

Any other girl would have asked him what it was a sign of, of course, but Jane didn't. She was a little dazed by the rapidity with which their acquaintance seemed to be progressing, and by the fact that she had seven dances taken out of the twelve.

Mrs. Dawson was very affectionate on

thatishe had seven dances taken out of the twelve.

Mrs. Dawson was very affectionate on the homeward drive, although she seemed inclined to give the entire credit for Jane's social success to the new frock, and therefore to herself. Already, with amazing efficiency, she had made discreet inquiries about Mr. Newton, it appeared. He was in the local shoe shop, she told the rather dashed Jane. Mrs. Dawson, however, commended such enterprise and suggested that he probably wished to learn the business from the ground up.

"A charming boy!" she enthused. "Did he ask my little girl if he might call?"

For the first time Jane was able to give an affirmative to the repeated question,

and she gave it rather proudly. Her mother squeezed Jane's hand, and bubbled forth a dozen plans—a new afternoon frock for her daughter, new draperies for the drawing-room, some of the latest music from Seattle. Her morale was so obviously improved by a little brief popularity for the object of her efforts that Jane felt a fresh twinge of conscience.

Of course he won't come!" Jane forti-

"Of course he won't come!" Jane fortified herself against disappointment.
Mr. Kenneth Newton did come, however, and although Jane appeared to forget that she had called him Ken at the dance Mrs. Dawson atoned for any overformality on the part of her daughter. Jane winced at her mother's eagerness, and hoped that it was not really so obvious as it seemed to her. She built herself a bulwark of music to escape from the need for banter, but Kenneth announced that he had one of the finest sopranos in captivity, and pursued her to the piano. her to the piano.

"Say we go into vaudeville?" he laughed at the end of My Rose of Washington Square. "We're sure a fine working team,

at the end of My Rose of Washington Square. "We're sure a fine working team, we two, you know."

Jane seemed to herself to be living in a constant dream during the weeks that followed, a dream in which Kenneth Newton was always at her elbow. She thought little, or not at all. Sometimes there came to her for a moment a disconcertingly sharp realization that she and this tall blond stranger had nothing in common, that his monologue was beginning to bore her, that he read too few books and had too many opinions, that his manners would hardly bear minute inspection now and then; but she put the knowledge aside. Her permanent escape from the corner by the palms, her mother's expectant satisfaction, her own sense of having come somewhat tardily into her birthright overbalanced all this.

"Anyhow, it's fun!" Jane argued with herself uneasily.

It was, in spite of any minor qualms. Jane was starring for the first time in the great comedy of American girlhood. The setting was right, the stage presence of her leading man satisfactory, and she threw herself into her part with zest. To her there was hardly more personality about the matter than if it had really been a play.

leading man satisfactory, and she threw herself into her part with zest. To her there was hardly more personality about the matter than if it had really been a play.

"It will be over pretty" n!" she told herself vaguely, and won ared disquietedly: "What will mother say when she finds that it wasn't serious after all?"

Suddenly, to her own profound astonishment, she found that it had been serious after all. Kenneth proposed to her, with hardly more sentiment perhaps, but certainly more tact, than the leading psychologist had shown. It was disappointingly unlike the stories, although there was a thrill, of course, in being proposed to at all by someone whose ears didn't wiggle.

"We-ell," hesitated Jane.

Kenneth laughed and kissed her.

"I believe that you're about to say 'This is so sudden," he bantered. Jane winced at the "sudden," remembering all at once that she was twenty-seven. "Of course you will!" Kenneth added, and she winced at the "of course."

He kissed her once more, rather methodically, and Jane reflected that it was odd about kisses. She had always supposed from the stories that there was something rather especial about them. It seemed that there wasn't after all. They appeared to her exceptionally overadvertised.

Happily Mrs. Dawson, who came into the room at that moment, seemed to have all the sensations that had eluded Jane. She blushed, which was more than her daughter had done, she returned Kenneth's kiss with more fervor, she seemed in every way, Jane thought, to be the other princi-

daughter had done, she returned xenners is kiss with more fervor, she seemed in every way, Jane thought, to be the other princi-pal in the transaction. "I have always wanted a son!" declared Mrs. Dawson—Jane knew with what perfect

Mrs. Dawson—Jane knew with what perfectivith.

Being engaged was rather nice after all. It was like being initiated into a mysterious sorority to which belonged all the other women of the world. Somewhere in her odds and ends of reading Jane had come upon the fact that among the Kachins in Burma there is but one old maid in the entire t ibe. She had felt a pitiful kinship with this lonely creature, but had sometimes considered her own the sorrier plight, since she was a post-deb. Now all that was over.

Mrs. Dawson had a wonderful time getting Jane's new clothes and boasting of "My bad childie—she's just been engaged, you know." Jane's annual coming-out

(Continued on Page 89)

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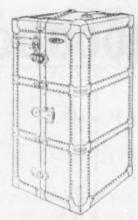
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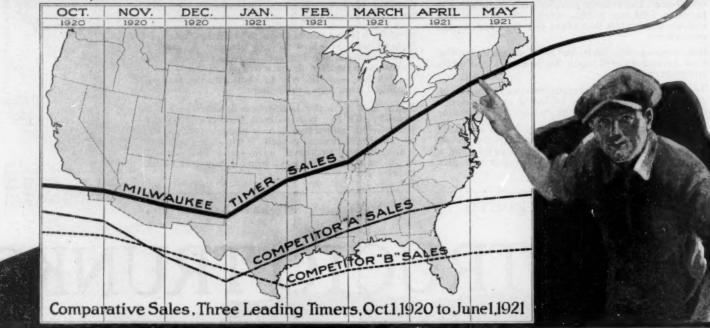


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(Continued from Page 86)
party was approaching, and with an ironic significance the engagement was to be announced that evening.

She imagined the amused comments of

She imagined the amused comments of the town.

"Well, you can do anything with patience and perseverance. Consider the ant and Mrs. Dawson," they would say.

"Ten times, and out at last!" they would say.

Oh, yes, Jane knew Two Tree Point!
Oh, well, let them talk! She had shown them that she could get engaged, anyhow—she and her mother. In a few months she would be a popular member of the younger married set, and then she could smile with kindly condescension at post-debs in bowers of palms.

Jane stifled a yawn and admitted to herself that there might be worse things than

Jane stifled a yawn and admitted to herself that there might be worse things than palms. She would never have dared tell her mother, who so coyly teased her little girl about her fairy prince and besought her to make the most of this glad time, since life would never have anything else quite like it to offer her, how Kenneth Newton bored her at times. He talked so much about shoes that sometimes it seemed to Jane that a faint odor of leather exuded from him.

"There goes one fine little pair of Num-

from him.

"There goes one fine little pair of Number 4's," he would say when they passed an acquaintance on the street.

"Cost all of twenty dollars, and I bet you a nickel they have paper soles, at that," he would assure Jane as they encountered a stranger.

Jane told herself that she had got too critically static these among her railing.

countered a stranger.

Jane told herself that she had got too critically static there among her palms. Anyhow, how did she know that other women, too, did not make compromises with life and with romance? Perhaps the fairy princess even had sighed for her oblivious sleep again, after listening to the awakening prince talk shop for a few hours. Anyway, one cannot dictate terms to fate when one is twenty-seven, and plain, and without the habit of being loved.

"What if I don't feel very well acquainted with him? There's lots of time for that!" Jane argued stoutly with herself. Even her engagement, she could not help noting, had not quite taken her into the charmed circle of those who knew each other well in Two Tree Point. She had been a post-deb too long for that. All the girls of her own age in the town had been married for some years, and although their calm pose of superiority was a little shaken by the rumor of Jane's engagement there was about them a certain air of reservation, as of those who imply that they will wait until the wedding bells have rung. The younger girls, present-tense débutantes, were affronted by Jane's excursion into their own province, and treated her a little like an eclipse or a meteor or something else frankly outside the usual course of Nature. More than once as a group of them chattered laughingly with Ken their conversation was sobered and hushed as Jane drew near.

"They treat me like my own grand-

conversation was sobered and hushed as Jane drew near.

"They treat me like my own grand-mother!" thought Jane, more annoyed than she cared to admit to herself. "And Ken's as bad as the rest of them!"

She twisted the ring that he had given her—its ornate setting seemed to apologize for the stone—upon her finger as she pondered. Didn't Kenneth feel well acquainted with her either? Couldrit be that he also was sometimes bored?

"Oh, well, he asked me to marry him!" she told herself, using the argument which husbands are wont to employ to quiet importunate pleas for assurances of undying affection.

affection.

Things were of this status when Jane's final coming-out party approached, the occasion of the formal announcement to the town—which had talked of nothing else for weeks—that as a post-deb she had passed on. Jane dreaded the pomp and ceremony that she knew were sure to attend the affair. Instinct whispered to her that the affair. Instinct whispered to her that the town was nicknaming it victory day, and reporting that the captured guns of the enemy were to be on exhibition. She begged her mother, not very hopefully, to waive the formal announcement of the

"Everybody knows," said Jane.
"I mean them to," retorted Mrs. Dawson grimly. "Be engaged without saying anything about it, like a shopgir!? Certainly not, Jane! My little girlie mustn't be absurd!"
"All "int."

be absurd!"
"All right," conceded Jane in despair.
"Are we going to sing The Marseillaise?

You could have a perfectly good celebra-tion without dragging my engagement in, mother. That's the night for which you've captured Gerould Wells, isn't it?" Gerould Wells was an arctic explorer, who through a pretended friend had been betrayed into a promise to sceak at the

who through a pretended friend had been betrayed into a promise to speak at the monthly meeting of the Ladies' Literary Club, in spite of the fact that he would much have preferred to be cast adrift chartless a mile and a quarter from the colder pole with three dried herrings for food. With her usual facility in almost painlessly removing celebrities from the orbits of others into her own, Mrs. Dawson had manipulated herself into the position of his hostess for the night that he would remain in Two Tree Point, after his afternoon lecture at the club. It had escaped her attention that the date was coincident with that of Jane's party, and a gleam lit her pretty face now as she saw the possibilities of the occasion.

"You see, mother, we don't really need

bilities of the occasion.

"You see, mother, we don't really need
the announcement to make the party go off
well," pointed out Jane hopefully.

"Nonsense!" said Mrs. Dawson decisively. "Not that it won't be nice to have
Mr. Wells too," she added complacently.

After all, Jane's engagement had won her
certain small liberties. When the afternoon
of the day of her party arrived she had

certain small interties. When the atternoon of the day of her party arrived she had little difficulty in persuading her mother to excuse her from attendance at the Ladies' Literary Club. Formerly, Jane knew, nothing short of death or contagious disease nothing short of death or contagious disease would have been considered enough to keep her from a session where there was to be a visiting man, but now Mrs. Dawson was happily able to regard visiting men as pleasure only.

"That's right," she murmured tenderly.

"My childie wants to get a good long beauty sleep this afternoon so as to look her very sweetest to-night in her lovely new frock when all the people come up to congratulate her."

"It's the man they congratulate, mother," Jane pointed out rather tartly.

"It's the man they congratulate, mother," Jane pointed out rather tartly. "Mosher's is late with our gowns, as usual," went on Mrs. Dawson, ignoring the remark. "Of course they'll be up sometime this afternoon, though. I hope I'll like mine; it's the first time I've worn black, you know, Jane, but I thought it would emphasize your girlishness in that sweet white thing. Well, get a good rest, baby. Why don't you have your dinner sent up on a tray, love, and just take it easy until time to dress?" Jane agreed. It would have seemed un-

to dress?"

Jane agreed. It would have seemed unkind to deny her mother a conscientious tête-à-tête dinner at last. But she dismissed the suggested beauty sleep with a shrug when her mother had gone, and made ready for a walk, in a sweater and jersey skirt. Both garments had been chosen by her mother. The skirt was rather too short, and the sweater far too rosy. Jane had never looked plainer than she did as she stood relentlessly eying herself in the glass just before she started.

"It's high time you got engaged, Jane;

just before she started.

"It's high time you got engaged, Jane; there's no doubt about that," she said, making a face at her image.

The walk did not prove quite the reprieve that Jane had hoped. She kept passing people she knew in couples and trios who tried to look as if they had not been discussing her the moment before.

They smiled and nodded at her, and dropped their lids over the insistent question in their eyes: "How on earth did she do it, anyway?"

Jane no longer found the question enter-

do it, anyway?"

Jane no longer found the question entertaining. The secure fastnesses of her own
room suddenly seemed to her a sanctuary
from all these amused and questioning

She hurried into the drug store to for-tify herself with a late magazine against a long afternoon of tedious solitude. Like all long afternoon of tedious solitude. Like all orthodox small-town apothecary shops the Two Tree Point drug store was equipped with a revolving magazine stand. Jane slipped between two partitions of this, unnoticed by the faithful members of the soda-fountain club, took down a magazine and opened it at random. She had always had the gift of altogether losing herself in what she read, and it was some minutes before her own name beat in upon her consciousness.

consciousness.

"They do say as how Jane Dawson's coming out to-night at last," Henry Hunt was saying, in the high-pitched nasal drawl of the self-admitted humorist.

"Poor old Ken!" commiserated a laugh-

ing voice that Jane recognized as belonging to Miles Taylor.



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"Well, now, sir, I dunno about that," meditated Henry Hunt judicially. "Course I know that the whole thing started as a bet with you boys that night at the dance that he could make her call him Ken in two dances, but what of it? I'll say he won that bet. The way he looks at it, I guess this town could stand another shoe store!"

Jane stayed to hear no more. Her fingers still between the pages of the unbought magazine, she turned and walked out of the store, her cheeks crimson, but her head held high. By the half-pleased buzz of horror that followed her she knew that they had seen her go. Outside she passed two acquaintances without seeing them, and they looked at each other with indulgent lifted eyebrows.

"Must be in a hurry getting ready for that engagement party of hers," one of them said. "I thought she was going to walk right through us!"

"Never saw her with so much color!" remarked the other. "Being in love seems to improve her looks. I for one am really glad she's engaged," she added with some magnanimity, since she herself was the mother of three daughters.

Mrs. Dawson echoed that sentiment as she sat at the dinner à deux with Gerould Wells a few hours later. The little widow's eyes were bright and her cheeks pink with the enjoyment of having a personable man on hand, and feeling conscientiously free to keep him to herself. For the first time since Jane was seventeen her mother was without the responsibility of trying to find her a partner. Mrs. Dawson chattered gayly, and beamed upon her explorer, who watched her with the intent helplessness of an elephant viewing the antics of a butterfly.

"Do I look simply awful?" demanded the ageless bit of femininity who was Jane's mother. "In these old rags, I mean? I had a new gown ordered for this evening in your honor, Mr. Wells. You'd have liked it, I know. And then it didn't come! Don't you think I ought to sue the shop for breach of promise or something?"

She pouted enchantingly. The hardy explorer cleared his throat and paled a little in his uncertainty

say. Mrs. Dawson saved the situation to him by hurrying on.
"It must be lovely to be an explorer, Mr. Wells! Sports clothes are so smart, I always say. Tell me, is it really so cold in the north, or doesn't one notice it any more than here? I'm quite an explorer myself, you know. We climb the mountains in our car almost every summer."

She meant to go upstairs to her daughter

car almost every summer."

She meant to go upstairs to her daughter presently to exclaim over Jane in the new white frock and instill new courage into her naughty childie for the evening. But she didn't go. At intervals she laughingly reproached her lion with being so fascinating that he was making her forget her maternal duties. When he urged her not to let him keep her she replied that her bad infant must learn to get along without her mother, now that she was going to be married.

The first of the guests arrived, and still

married.

The first of the guests arrived, and still Jane had not come down. Her mother, proudly passing her celebrity from one to the other, hardly noticed her daughter's absence at first. New arrivals came upon the heels of others, and Jane did not appear. Mrs. Dawson said that she feared her silly girlie had forgotten all about the time, and she hoped that they would excuse her for being a little absent-minded under the circumstances. Presently all who had been invited were on hand—no one had cared to miss the long-anticipated event—and still Jane did not come.

"I really must go see what's keeping my

"I really must go see what's keeping my bad childie," declared Mrs. Dawson, but dallied to chat with the major, still in

The orchestra—there was always an orchestra at Mrs. Dawson's formal annual parties—boomed into a bit of Wagner. Under cover of the music that small minx, Nancy Priest, turned to Kenneth Newton

with a laughing sally.
"What's the trouble, Ken?" she demanded. "Isn't Jane coming out this manded. year?"

manded. "Isn't Jane coming out this year?"

She paused in horror. The music had played her false by stopping in the very midst of a measure. Her gayly impertinent query seemed to echo back at her from every part of the drawing-room. But the eyes of all her horrified hearers were fixed not upon Nancy Priest but upon the door. Jane Dawson stood at the threshold, Nancy saw, as she turned her head—or was that Jane Dawson? Certainly it was a Jane Dawson they had never seen before. She was dressed in a long clinging black gown that made her mother's blue eyes fairly start from her head. It was, in fact, the gown that Mrs. Dawson had ordered for herself for the party. Its graceful lines hid Jane's angles, its somber absence of color was oddly becoming to her pallor, its ordered maturity invested her with a strange new dignity. Shorn of her frills and laces and rosebuds, her dark hair piled high upon her head, Jane was a statuesque creature as she stood there, about her a large nobility. She smiled at them.

"Coming out?" she repeated. "No, Nancy, as it happens, I'm just going in."

There was a moment's breathless pause in the blue-and-gold drawing-room. Jane prolonged it, smiling, as a star, sure of her

There was a moment's breathers pause in the blue-and-gold drawing-room. Jane prolonged it, smiling, as a star, sure of her audience, will sometimes do. Suddenly she slipped a ring from her hand, and held it out to Kenneth Newton, who flushed and

out to Kenneth Newton, who hashed and blinked.
"Here's your ring, Ken," she said, and for an instant the little stone sparkled sadly like a solitary tear as she slipped it into his hand. Jane laughed more natu-rally than she ever had when she felt like laughing. "It was a bet," she proclaimed. "Ken and I made a bet that we could make you all think we were engaged. I think we win?"

It was superbly done. The guests looked from Kenneth Newton, who was grinning foolishly, to Jane, calmly sure of herself, and could not doubt what she said. Moreand could not doubt what she said. Moreover, it was apparent to them that Kenneth wished facts were otherwise. They could never call Jane a post-deb again without remembering that she was a post-deb from choice. They glanced at Mrs. Dawson, but already that valiant Titania's gasp was a gallant smile.

"Yes, I think we win!" laughed Jane again. "I know you all thought this was an announcement party. Well, it isn't. It's a going-in party."

She held their abashed eyes for a moment. "Yes, I'm going in," repeated Jane. "A course in law at the university. I've wanted to ever so long. Did mother tell you?"

Mrs. Dawson's childish mouth opened and closed. Jane was mad, of course, but

Mrs. Dawson's childish mouth opened and closed. Jane was mad, of course, but there was nothing whatever to say. She looked up at Gerould Wells, who was suddenly at her side, his eyes oddly shining.

"Won't you introduce me to you daughter, Mrs. Dawson?" he urged shyly.

"Pon my word, she's great! Life size; you don't often see women like that. Common sense. First woman I ever saw who didn't look as if she'd melt in the heat or crack in the cold or break on a tramp. Please introduce me."

Mrs. Dawson rallied instantly.

"Mr. Wells, this is my bad childie!" she said automatically.

As he bent over the girl's hand there was in his eyes the look that Two Tree Point was to see in them again a month later as he stood by Jane's side at the altar.



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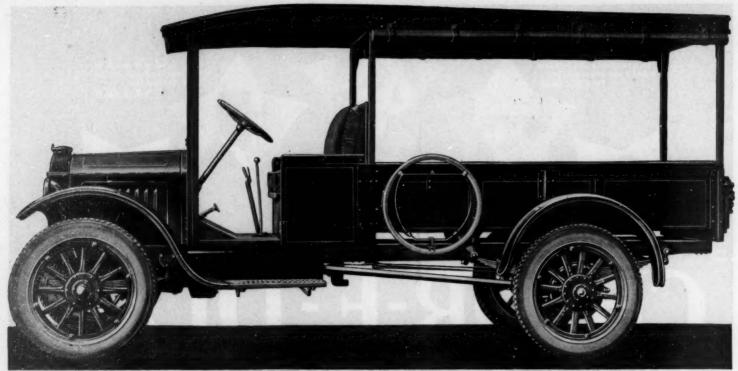
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THE POOR MAN'S BANKING

(Continued from Page 16)

particularly those of foreign birth. This money is a temptation to their children. Every month or so boys steal from their parents."

The youthful bandit, bound for the Bill Hart country with several hundred dollars of his parents' savings, turns up regularly in police news.

in police news.

The manufacturer and merchant borrow

In police news.

The manufacturer and merchant borrow money to keep their enterprises going. A loan at the bank is their buffer against seasonal fluctuations and emergencies, the means of financing production, extending credit, making sales. The farmer, professional man and salary earner are also recognized borrowers, making loans to meet payments, cover setbacks, losses and emergencies generally.

The poor man is seldom thought of in the same way as a borrower who from time to time requires emergency money in proportion to his income and outgo. Savings institutions were established for him in an era when his borrowing requirements were small, and for that reason do not take them into account. He can put his money into the savings institution, but can seldom borrow from it. Because his money deposited in banks is invested in bonds to finance the rich man's enterprises, he has come to regard these institutions as places where he may deposit but only the rich may borrow.

The poor man is constantly borrowing.

where he may deposit but only the rich may borrow.

The poor man is constantly borrowing. The real savings of people in moderate circumstances, it is maintained by students of the subject, are not the deposits in savings institutions so much as the property purchased by people who assume a debt to pay for it. No statistics have ever been compiled to show the magnitude of these savings, but they far outrun the few hundred dollars per capita average deposits in savings institutions throughout the country. The man in moderate circumstances buys a home. He cannot pay for it outright, and must therefore borrow money on a mortgage and pay off the debt in install-

a mortgage and pay off the debt in install-ments corresponding to rent. Sometimes he secures the money from a building and loan association, again from a commercial bank or a mortgage-investment company. His furniture, his piano or phonograph, his jewelry, clothing; in fact, almost everything required except daily necessities like food and fuel are bought to a surprising degree upon installment payments

Opportunity Borrowing

Because the poor man's borrowing is involved in merchandise it is often expen-sive. The nominal interest rate that he pays may be reasonable, but the real rate is frequently increased by ingenious de-

The poor man's borrowing needs are The poor man's borrowing needs are constantly increasing. As a wage earner he borrows to buy merchandise or a home and to meet emergencies such as sickness and unemployment—even to pay moving expenses or rent or buy a present. As a salaried man, the income tax has created a typical new borrowing need, illustrating the growing complexity of his financial problems. Even where his tax is paid in four yearly installments it is often necessary to borrow money to meet them. As a small business man, he borrows to buy goods, meet his pay roll and finance production.

Emergency borrowing is more familiar

duction.

Emergency borrowing is more familiar than opportunity borrowing, but in the daily grist of loans that passes through the office of a money lender or loan institution there are many opportunity transactions—cases where the small merchant purchases merchandise at favorable prices for cash or by taking discounts, and where builders and small manufacturers finance contracts and orders. Borrowing to purchase an automobile may be in many cases not an extravagance but a piece of cases not an extravagance but a piece of real opportunity finance, improving one's living conditions or increasing productive

living conditions or increasing productive capacity.

The poor man is familiar with interest, not as money coming in from savings, but as money going out to pay installments. A little acquaintance with interest as income often changes his whole viewpoint of personal finance. A large manufacturing corporation in the East extends savings facilities to its employes on condition that money cannot be drawn until \$100 has accumulated. For it has been found that

when savings reach that amount, and in-terest begins to materialize as something coming in, withdrawals are seldom made.

The gospel of thrift is constantly being preached to the poor man by bankers, economists, business men. "Save!" is the text of the thrift sermon with promises of entering the Kingdom of Success, which the propagandists of thrift endeavor to picture in terms of the nest egg laid aside for the rainy day, the wonders of interest coming

rainy day, the wonders of interest coming in, the way money grows, and so forth.

The real text should be "Borrow!" For borrowing is the mainspring of thrift—and something more. Anything that improves borrowing opportunities for people of moderate incomes, and cuts their borrowing costs, is beneficial in more ways than one. For example, the purchase of commodities outright instead of by the installment plan. Here is what a group of people did recently. Here is what a group of people did recently in New York: They were office folks, on salaries ranging

They were office folks, on salaries ranging from twenty to sixty dollars a week, the average somewhere between thirty and forty dollars. They formed a credit union with 138 members. The credit union is a coöperative association that sells shares to its members on the installment plan, and also lends its funds to members at interest, allowing the loans to be repaid in installments. Out of the interest on loans dividends are paid to shareholders. Anywhere from twenty-five persons upward can operate a credit union successfully. Usually such an association works best among people in the same office, factory or store, or the same occupation.

Saving Through Credit Unions

In the first nine months these office folks accumulated \$13,000, an average of nearly \$100 apiece, roughly 6 per cent on their salaries. Then winter loomed up. Warm clothing was needed. They formed a buying club and purchased \$10,000 worth of suits and overcoast direct from a manufacsuits and overcoats direct from a manufacsuits and overcoats direct from a manufac-turer at factory prices, thirty dollars for a suit and thirty-two dollars for an overcoat. That was more than a suit apiece, and an overcoat too. Some of them bought for relatives and friends as well as for them-selves. Each garment was tailored to

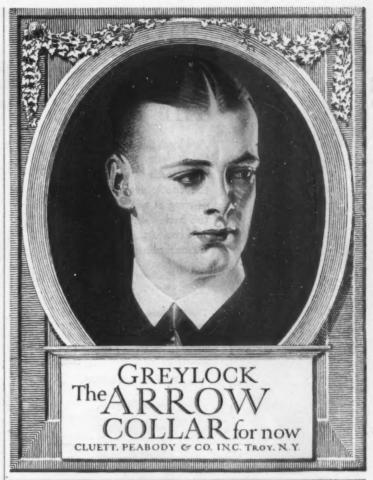
selves. Each garment was tailored to measure.

In retail stores at that time such clothing cost at least fifty dollars, and on the installment plan the prices would hardly have been less than sixty dollars. The economy of the deal lay entirely in purchasing power—having enough cash on hand to finance it, cutting out interest charges. First accumulating the money, they borrowed from themselves. Anybody with a \$10,000 order for clothes gets immediate and respectful attention from manufacturers, and has little difficulty in buying direct. An important point in this particular deal was the decision to buy suits and overcoats actually needed instead of laying in a stock and opening a coöperative store on the chance that members might need suits and overcoats. That made the transaction a quick, clean turnover, whereas the coöperative store often lays in more stock than can be sold and comes into competition with retail merchants who usually know how to do the thing better. Roughly, there was a saving in interest in this transaction of nearly two dollars a suit or overcoat compared with the installment plan, even assuming that the same time at the manufacturer's price. Borrowing at 6 per cent interest, the interest charge would have been \$600 spread over 322 suits and overcoats. This takes no account of the additional investigation fees usually necessary with installment buying. Using their own money, there was only a

account of the additional investigation fees usually necessary with installment buying. Using their own money, there was only a theoretical interest charge of forty-seven cents—6 per cent on thirty-one dollars during the three months in which they were paying back to their credit union what they had borrowed from themselves. Such an organization might borrow like the business are from a commercial back at 6 to 10. man from a commercial bank at 6 to 10 per cent interest per annum, purchasing commodities outright at factory prices and

effecting similar economies.

The ability to borrow is often closely tied up with opportunity, and for lack of facilities people below the commercial-banking line lose either an opportunity or the results of hard work put into a promising enter-









A widow in one of our Eastern cities faced the problem of supporting herself and two little girls. It was impossible for her to accept employment that would take her out of her home, so she started a small day school in her home, teaching children in the immediate neighborhood. This enterprise supported her. She had a gift in that direction. Her school grew. It grew to such an extent in three years that by an investment of about \$1000 in equipment and alterations she could double its capacity and her revenue. But where to get the money? She lacked credit and security upon which to borrow at a commercial bank. The loan she needed was outside the field of every other lending agency, from the professional money lender to the chattel-mortgage lending association. Her landlord became interested and, learning what she had accomplished and what she might do, lent her the money, with character as the security.

terested and, learning what she had accomplished and what she might do, lent her the money, with character as the security. Put thrift in the form of a borrowing proposal and it becomes immediately attractive to most people. The feeling of sacrifice lessens. Better yet, it is systematized and extended over a period of time ranging from months required to pay for furniture to the years of payment upon a home or an insurance policy.

Neglect of this borrowing side of thrift has made the poor man's banking facilities lopsided. Our grandfathers provided savings banks for his nickels and dimes, but entirely overlooked his borrowing needs, and failed to provide for them. The poor man had to borrow just the same, of course, and was driven to the money lenders. They often took advantage of him, and from time to time there have been crusades against loan sharks, with laws to drive them out of business. Still, the poor man has had to borrow money, and the further this borrowing side of his financial management was driven underground the more he had to pay for money and the harder it became to get it. had to pay for money and the harder it became to get it.

Old Interest Laws

There is more than one moral for present times in a certain period of English history. Back in the Middle Ages somebody discovered a passage in the Bible that prohibited the taking of interest, and Parliament zealously passed a law to that effect. People still had to borrow—an act of Parliament had little effect upon this universal need. By a broad interpretation the Jews were held to be outside the pale of Christian law, morally at least, and were Jews were held to be outside the pale of Christian law, morally at least, and were soon doing most of the lending at interest. Interest rates were pretty stiff—a good deal of popular prejudice against the Jew can be traced to those times. When they learned that borrowing was still necessary, and that the prohibitory law simply increased interest rates, English legislators modified the act, permitting anybody to take interest, but limiting the rate. People still had to borrow, and if their credit and security did not warrant a loan at the legal interest rate, higher interest was paid secretly. Once more the legislators took thought and saw a great light.

"Why, this thing seems to run itself!" they said.
Whereupon the legal rate on interest was

secretly. The hold is a great light.

"Why, this thing seems to run itself!" they said.

Whereupon the legal rate on interest was abolished in many places, and the thing has been running itself pretty much ever since upon supply and demand, with decided facility and economy.

Our own efforts to abolish the poor man's borrowing facilities are also beginning to give us a little wisdom. Some years ago the Russell Sage Foundation made an inquiry into the loan-shark phase of poor people's borrowing, finding many abuses, such as interest rates camouflaged by fees and commissions that made the money cost anywhere from 10 to 50 per cent monthly. Efforts were made to put the professional money lender out of business through publicity and prohibitory laws, and at the same time provide his customers with borrowing facilities through philanthropic and coöperative agencies like the remedial loan association and the credit union. The remedial loan association lends funds supplied by benevolent people at reasonable rates, while the credit union enables folks in moderate circumstances to borrow money from their fellow workers on a safe and self-respecting business basis. There was not enough benevolent money to meet the demand, nor did the credit-union idea grow fast enough to meet it. People still went to the professional money lender. Further study showed that he was not only necessary but often doing business at reasonable

charges when his cost of doing business was understood. He often made loans as small as a dollar. The average loan ranged from twenty to sixty dollars, according to the locality and conditions. He seldom lent more than \$300. Most of the small borrowers needed money so desperately that they would pay any rate of interest. Loans below twenty-five dollars were usually unprofitable in themselves except at exorbitant rates, but they could be made at reasonable rates if the volume of larger loans was built up to carry them.

Working hand in hand, the decent money lenders formed the American Industrial Licensed Lenders Association and got behind a uniform-small-loan law drawn up by the Russell Sage Foundation for submission

lenders formed the American Industrial Licensed Lenders Association and got behind a uniform-small-loan law drawn up by the Russell Sage Foundation for submission to state legislatures. Briefly, this law licenses the professional money lender, puts him under bond and regulates his business. His operations are subject to examination by state authorities. He must keep prescribed records of every transaction. A maximum monthly interest rate is established, and camouflaged charges like investigating fees and renewal commissions are prohibited. He must give his clients a statement explaining every detail of a loan, acquaint them with certain provisions of the law that protects their interests, avoid misleading statements in advertising. Such loans are usually secured by wage assignments—the borrower pledges his job. The element of secrecy in wage assignments, often a basis for an extortion, is torn away.

This law has enabled the decent money lenders to police their own business, and have it recognized as necessary and one that can be conducted reasonably. With slight variations it is in force in Maine, Illinois, Indiana, Connecticut, Georgia and Maryland; in amended form in New Hampshire and Virginia, and in substance as to supervision and rates in Massachusetts, New Jersey, New York, Pennsylvania, Ohio, Oregon, Utah and Michigan, with prospects of extension to other states. It covers practically all our industrial sections where people need small loans. In Illinois recently a state official administering this law reported that the old-time loan shark had been made under the law in Illinois, with a saving of more than \$4,000,000 a year to borrowers.

Liberty Bond Sharks

Liberty Bond Sharks

The millions of dollars lost by holders of small Liberty Bonds the past two years are an outstanding example of neglect to provide borrowing facilities for people of moderate means. The fifty-dollar and \$100 bonds were sold widely during the war enthusiasm. Wage earners were reminded that all Uncle Sam's credit was behind Liberty Bonds and is yeary earners. thusiasm. Wage earners were reminded that all Uncle Sam's credit was behind Liberty Bonds, and in many cases they were assured that any banker would be glad to cash them if they needed the money—they assumed—at face value. In the industrial depression following the armistice, with war industries shutting down and wage earners shifting, this money was needed. The bankers did not rise to their opportunities, however. Any commercial bank would have purchased these bonds over the counter at the market price. That meant a loss of 5 to 8 per cent then, but there would have been little grumbling. Holders of small bonds did not know this, and neither the bankers nor the Government made it clear to them. Sarings institutions in many cases might have lent money on small bonds too. But it was the professional broker of the worst type who entered the field, subject to practically no restraint. In New York City alone several hundred licenses were taken out by brokers purchasing Liberty Bonds. An interested business man sent a clerk through one section of the city where there were many brokers, asking for offers on a \$100 bond, and the best price he could get was \$75! Savings institutions would not lend upon them or accept them for safe-keeping in their vaults. One of the chief problems of the small bondholder was to find a place to keep his security.

"You now have a splendid opportunity

the small bondholder was to find a place to keep his security.

"You now have a splendid opportunity to serve these small bondholders and create good will," suggested a banker to a savingsbank president. "Take these fifty-dollar and \$100 bonds, give their owners receipts and keep them in your vaults."

"Why, we couldn't do that!" was the reply. "Under our by-laws every time a bondholder came in for his bond we'd have

(Continued on Page 97)

(Continued on Page 97)



This very day, through the world-wide Gillette Organization established 20 years ago, men in every part of the globe are benefiting by the New Improved Gillette Safety Razor.

The New Improved Gillette Patented January 17th, 1920

This whole idea of precision in shaving is so new that a man may well be excused for asking what it means.

It means that the New Improved Gillette is accurate to 1/1000 inch.

It means shaving luxury and convenience beyond anything you ever dreamed of, even with your old-type Gillette.

Go to your druggist, hardware merchant, jeweler, sporting goods dealer, haberdasher or men's department—any one of 250,000 Gillette dealers the world over.

Ask to see the New Gillette. You'll see then what precision means in shaving. And you'll buy a New Improved Gillette even at the cost of discarding your present razor or your old-type Gillette you've prized for years.

NOTE:—The Gillette Company assumes full responsibility for the service of Gillette Blades when used in any GENUINI Gillette Rasor – either old-type or New Improved Gillette. But with IMITATIONS of the genuine Gillette, it cannot take responsibility for service of Blades.

GILLETTE SAFETY RAZOR COMPANY BOSTON, U. S. A. The New Improved
GILLETTE
SAFETY RAZOR

Uses the same fine Gillette Blades as you have known for years—but now your Blades can give you all the luxury of the finest shaving edge in the world. Identify the New Improved Gillette by its

Fulcrum Shoulder
Overhanging Cap
Channeled Guard
Micrometric Precision
Automatic Adjustment
Diamond Knurled Handle
Diamond Trademark on Guard

Finer Shave — Longer Service More Shaves from your Blades In SILVER and GOLD Shaving Sets and Traveler Outfits

\$5 10 \$75

The New Improved

Gillette

Boston New York Chicago Montreal London Geneva Paris Shanghai Milan Amsterdam Port Elizabeti Rio de Janeiro Sydney

Singapore Calcutta Constantinople Buenos Ayres

Tokyo Madrid Brussels Copenhages



Comfort and style combined
For many people comfort requires a heel.
This model has a low, springly rubber heel
and carries an exclusive steel and fibre
arch support. An economical shoe for
vacation wear as well as for every-day
hard work. High or low, all sizes for
men, women and children.

Found on the tennis court a new comfort for everyday

How the old-fashioned "tennis shoe" has developed into a complete line of canvas rubber-soled shoes with a type for every summer need.

TEN years ago the "tennis shoe" was worn only for tennis, and by boys for all-round summer comfort. To-day "tennis shoe" comfort has been built into a complete line of canvas rubber-soled shoes—Keds.

Keds styles range all the way from heavy work shoes to a woman's smart oxford with leather trimmings feather-light sport and tennis shoes, special reinforced types for all-round summer wear, light gym shoes, shoes with welt-construction soles having all the smartness of the finest white buckskin.

With their easy, springy fit, Keds put new life in your step. They allow the foot perfect freedom with just the right support.

Keds are made only by the United States Rubber Company, the oldest rubber organization in the world.

You can find Keds at every good store where shoes are sold. Try on the various models—notice how light and cool they all are. If your dealer does not have the type for your particular need, he can get it for you in a day or so. Be sure to look for the name Keds on the shoe—the guarantee of quality and service.

United States Rubber Company

Hot, heavy shoes for summer are becoming a thing of the past. Everywhere men and women are waking up to the new comfort of Keds.



Keds

Not all canvas rubber-soled shoes are Keds. Keds are made only by the United States Rubber Company. Look for the name Keds on the shoes.

(Continued from Page 94)
to hold a meeting of the board of directors
to get it out of the vault."
The idea of changing the by-laws and
doing business more flexibly did not seem
to occur to him.
The protest man often pages checking

The poor man often needs checking service, as well as better deposit and borrowing facilities.

rowing facilities.

Some years ago a New York trust company did a thriving business by offering small depositors the convenience of a checking account for savings deposits. Hundreds of new accounts were opened in a short time, but the state banking authorities ruled that it was outside a trust company's proper field, infringing upon savings institutions.

More and more it is becoming the

proper field, infringing upon savings institutions.

More and more it is becoming the practice of employers to pay wages by check.

Recently a New York state concern adopted the somewhat original policy of using no currency whatever in its business, paying everything by check, including wages. This is often a decided inconvenience to the wage earner. If he presents his check at a bank, identification may be insisted upon. He may be a stranger, or be paid in a strange community if he is working away from home, as often happens among railroad employes, or be a casual employe of the concern for which he works.

The saloon rendered real service as a poor man's bank, cashing checks for wage earners and for small business men without banking facilities. Sometimes a small commission was charged for this service. A popular saloon on a busy corner often did a banking business of several thousand dollars weekly, and when a half dozen saloons had built up a similar business in one eighborhood the small neighborhood bank would follow. With the disappearance of the saloon, this pay-check banking has been transferred to the grocery store, butcher shop and restaurant in many communities rather than to the bank.

Employers paying by checks are now

shop and restaurant in many communities rather than to the bank.

Employers paying by checks are now taking steps to facilitate cashing them. In the garment-trade section of New York, where employes are often foreigners and constantly shifting as well, the paymaster asks them to indorse their checks and then adds his own signature, guaranteeing the transaction and making it possible to obtain cash at the bank without identification. If the work force is more stable the employer can furnish a list of his workers to the bank with their signatures, and the employer can furnish a list of his workers to the bank with their signatures, and the cashier is able to identify them by signature. The city of New York has a practicable self-identifying check which seems to be capable of wide application. On one part of the employe's pay check there is a space for his signature, and he is required to write his name in that space when the check is handed to him, for were it not signed and he lost it fraud would be possible. When he goes to the bank it is only necessary to duplicate his own signature on the back of the check. The cashier compares the two signatures and his identity is established.

Increasing Bank Service

In many industrial communities, particularly factory towns of moderate population, people of small means maintain checking accounts at commercial banks, depositing their pay checks. Instead of a check the pay envelope may contain a statement showing the amount of the week's wages deposited to the employe's checking account in his own bank.

Yesterday it was not common for the man on moderate salary, the housewife or small business man to have a checking account. Then commercial bankers saw that depositors with a balance of fifty dollars to \$100, and a monthly turnever from

that depositors with a balance of fifty dol-lars to \$100, and a monthly turnever from \$100 up, might be profitable in themselves, with a certain proportion of them develop-ing larger balances and turnover. So a widespread campaign of advertising and solicitation began, women's departments were opened in banks and other steps taken to broaden the scope of banking service. To-day it is exceptional for the salaried man and the housewife not to have a check-ing account.

ing account. Some such extension of their service Some such extension of their service to the wage earner appears to be ahead of the commercial banks, in towns and smaller cities at least. The city banker will tell you that it costs him fifteen or twenty dollars yearly to carry a checking account on his books, even where depositors maintain an average balance of several hundred dollars. The largest city banks, whose depositors are chiefly corporations, have much higher costs. The typical American bank is not a city bank, however, but the small financial institution in a factory town, a farming center or a residential neighborhood. Its salaries, rent and general expenses are moderate in comparison with the city bank, and it can often carry an account at a cost and it can often carry an account at a cost below ten dollars a year.

This suggests a comparison with savings-

This suggests a comparison with savings-bank costs. The average deposit in both trustee and stock savings banks throughout the country fluctuates between \$400 and \$500. Investing the poor man's money in sound securities earning 5 per cent, the savings bank in effect keeps the poor man's bonds for him, cuts his coupons, collects his interest, reinvests his capital when bonds mature and charges him the substan-tial percentage of one-quarter the amount-tial percentage of one-quarter the amountbonds mature and charges him the substantial percentage of one-quarter the amount earned by his money for the service, paying him 3.5 to 4 per cent. Half of his balance, a couple of hundred dollars, carried in the typical American commercial bank, would afford him checking service—though at a cost of eight dollars a year, because interest is seldom paid by a commercial bank on such a balance. such a balance.

It would be profitable for the small depositor in many cases as a convenience in transacting his business. It would be even more profitable to the nation, because checking accounts offer one solution for the hoarding problem.

Wage earners are beginning to provide banking facilities for themselves through labor organizations. One big brotherhood has recently established a bank in the Middle West largely to receive the deposits of local unions heretofore carried in commercial banks. Checking accounts for individual members are possible, however, and it is said that the organization contemplates the formation of credit unions among its locals throughout the country.

Checking Accounts for Students

The commercial banker, too, is seeking new ways in which to extend checking facilities to people of small means. An interesting example was developed in New York some years ago by a bank located in a college neighborhood. The college student receives his monthly allowance from home—say fifty dollars to \$100. For a city bank this is too small a monthly turnover to warrant opening a regular checking account. But the bank offers the student checking service in another form. With over to warrant opening a regular checking account. But the bank offers the student checking service in another form. With fifty dollars he can buy a book containing ten five-dollar checks. These checks differ in no way from ordinary ones except that they are stamped "Not Exceeding Five Dollars." The depositor's signature is recorded at the bank and will be honored when signed on one of these checks. If he has a bill of \$4.83 to pay he makes out a check for that sum, it is cashed by the bank and the remaining seventeen cents held for his account. If he wants to pay a bill of \$7.50, he makes out two checks, one for five dollars and the other for \$2.50, and the bank holds the \$2.50 balance to his credit on that transaction. This eliminates the possibility of overdrafts and annoyance and expense frequently experienced by banks in dealing with small depositors, and at the same time gives the purchaser of these special checks flexible facilities for paying bills, making remittances at a distance and getting receipts for what he pays out. The charge for the books is nominal, a fraction of one per cent for the amount of checks purchased, and the books are issued for almost any amount from twenty-five dollars upwards.

By a variation of the same plan the cost of maintaining a lot of small checking

for almost any amount from twenty-five dollars upwards.

By a variation of the same plan the cost of maintaining a lot of small checking accounts is cut down by throwing them together into one pooled account for bookkeeping purposes. To illustrate, John Smith may be but one of 500 depositors of a bank in the fifty-dollar-balance class. He brings in his fifty dollars, buys a book of checks which are limited as to amount but at the same time certified by the bank as good for that amount, and pays his bills in any odd sums below the face value of his checks. No individual bookkeeping is done for him at the bank. When his checks are used up he turns in the stubs, which show how much unspent balance the bank owes him. This balance applies on the purchase of another check book. The reduction of bookkeeping costs under this plan, it is said, promises an extension of checking facilities to thousands of persons with whom commercial banks cannot deal profitably on the ordinary accounting basis.

In San Francisco Del Morte Red Product Cailure to apply the Γ best methods of doing office work is costing American business hundreds of thousands of dollars annually. How much is it costing you? BAKER-VAWTER COMPANY e offices in 52 Cities - General offices Benton Harbor, Mich. Originators and Manufacturers Loose Leaf and Steel Filing Equipment



belt comfort too.

There's real comfort in wearing HICKOK Belts and Buckles. The new slide buckle grips the flexible strap like a bull dog, just where you want it. It is guaranteed not to slip.

And there's comfort in watching HICKOK Belts grow old gracefully. They look well to the end of their wearing days-for only the finest of leathers, metals and workmanship enter into their manufacture. HICKOK Buckle designs are always a step in advance.

WRITE for Belt Style Book



Belts & Buckles



Milliken Buildings

ings are constructed Length, 10'; Height 3'4"; Weight, 200 lbs

This 41' x 100' building was erected in Brooklyn, under a permit issued by the New York City Building Commission.

Within ten days after approval of plans, the material was delivered complete on the spot. Approximately two weeks later, the finished building was occupied.

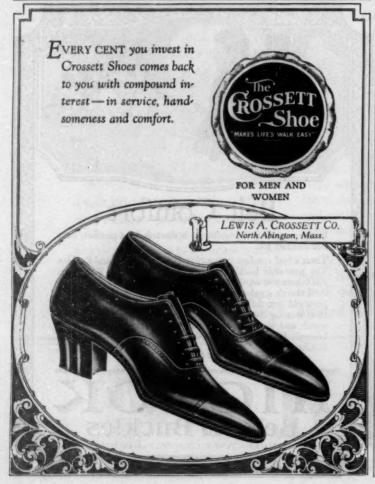
Unskilled labor in the employ of the company itself did all the work, at a cost of \$315. Total cost of labor and material was only 95 cents per square foot.

Similar speed and economy are available for your needs. The Milliken Standardized Interchangeable Truss Unit constructs buildings of any shape or any size in multiples of 20 feet. Clear space widths up to 60 feet.

Any material can be used for roof, ends and sides. Steel skeleton alone, if desired. No skilled labor or special tools needed. Later alteration or re-erection elsewhere is easy. Special designs, if necessary. Completedirectionsforerection.

MILLIKEN BROTHERS MFG. CO., Inc.

2014 Woolworth Building, New York City



HIS HONOR THE UMPS

a concession for them to make, for they operated on the well-established policy of hounding the umps into believing they were always getting the worst of his decisions. That helped to dissuade the man in blue from calling the next close play against them, and on the ball field every little bit belts.

them, and of second the part of the part o

begin missing 'em one of these days. They all do that just when you need a game most."

"Ye-ah; she's a nice little lady all right. I guess Bill's a good square guy, too, though I can't see why a woman would want to marry him. Tying up with a ball player is bad enough, but an umpire—good night!"

Nevertheless, Mrs. Quimby toured the circuit with her husband and seemed to be eminently satisfied. It wasn't until the middle of June, when they resumed house-keeping in Los Angeles, that the first rift appeared in the lute. By that time the judicial mantle had become a conspicuous part of His Honor's daily attire. His responsibilities tightened, his worries increased, and it became necessary for him to enforce discipline more and more among the players. He accomplished his duty conscientiously and with dispatch, taking his work with increasing seriousness, as a good umpire should do. The evenings always brought full recompense in a visit to the movies, with Trissy's arm linked in his own or a neighborly game of cards with the Siegels, who lived on the floor just below. Then one night a critical play developed right under his nose and he blundered appallingly. In Bill's defense it should be borne in mind that his profession calls for snap judgment, swift, arbitrary and unhesitating. He can't stop to think it over; can't permit sentiment to sway him; can't appeal for advice. He must call the play the way he sees it instantly, and—right or wrong—stand by his ruling. In that important respect the umpire differs from every other interpreter of justice.

Bill was sitting in an easy-chair after supper reading the night sporting extras. He had worked through a double-header between the Wolves and the Tigers, two teams that are specialists in the art of umpire-baiting. His Honor was tired. In the kitchen Mrs. Quimby was putting away the dishes.

Crash!

His Honor frowned. Trissy was usually very careful about the dishes, but lately it

the kitchen Mrs. Quimby was putting away the dishes.
Crash!
His Honor frowned. Trissy was usually very careful about the dishes, but lately it did seem that she was always dropping things—breaking almost everything she touched. He pondered over this phenomenon until into his disturbed mind floated the recollection of other incidents equally peculiar. For almost two weeks now Trissy had acted strangely. Their suppers were no longer the daintily prepared repasts in which he delighted. The food savored strongly of the delicatessen counter. The apartment was dusty and disorderly, revealing every evidence of neglect. For some reason a model housekeeper like Trissy was no longer interested in her work. His Honor was troubled. Like a good manager who sees a promising recruit slough off in his work, Quimby strove to analyze the difficulty. He loved and worshiped his wife in the plain single-track way of a man who had never had much dealing with the opposite sex. But he was stubborn and proud, and not altogether blind to the fact that some of the boys seemed surprised that he had won a girl like Trissy. Could she be——
Crash!

This time His Honor jumped to his feet.

Could she be—Crash!
This time His Honor jumped to his feet, Above the clatter of broken china on the linoleum floor came a burst of wild laughter that offended his sensibilities. Quimby was quite unversed in hysteria. That shrill merriment sounded to him silly and entirely out of place. It seemed, in fact, a flat challenge that called for some sort of action. He strode into the kitchen, glared at the litter on the floor and then at the slim figure in gingham leaning against the sink and still convulsed with unreasoning hilarity.

hilarity.

This was where His Honor missed the play entirely. Any married woman, after one good look at Mrs. Quimby, would have

put her arms around Trissy's shoulders and exclaimed, "There, there, child, let the old dishes alone and we'll go into the room and have a nice long talk!"

Even the third Mrs. McIntyre would have done that much. But there was no woman around—only Umpire William Quimby, standing there with his lips compressed, his arms folded and cold condemnation in his eye. It needed nothing more than that look from her husband to complete the little woman's surrender to her nerves.

"Don't you look at me like that!" screamed Mrs. Quimby. "Don't-you-do-it! Honest, Bill, I'll break every dish! I'll throw 'em right on the floor! Go way from me, do you hear? Don't even look at me! I can't stand it! I—I—"

Crash!

Ouimby should have known better then

me! I can't stand it! I—I—"
Crash!
Quimby should have known better than that; but the best umpires in the world have their off days when there is nothing under the old cap but solid ivory. The play seemed clear enough to him, and on the spot he voiced his conclusion, striding over and grasping his wife's wrists. Two bright spots appeared over each cheek bone, his jaw muscles bulged.
"Cut that sort of bunk out right now!" he ordered. "I ain't no fool. You're playing for your release, and I get you. You don't have to poison me or bust no furniture. I'm through! You're free as the air!" His wife ceased fluttering in his grasp and looked up.
"W-what?"
He misinterpreted her sudden calm for acquiescence in his viewpoint. Her wrists

"W-what?"

He misinterpreted her sudden calm for acquiescence in his viewpoint. Her wrists were released and he stepped back.

"Guess I called the play, huh? Somebody's tipped you off that you're too good for an umpire, and you want to get out of the contract. Well, you don't have to lay down on the job, understand? I ain't got no strings on you a-tall. Just trot right back to old Moneybags and try your luck again!"

Trissy's face went sheet-white, and then the rush of color returned. She opened her mouth three times, and then closed it grimly. Not for nothing was she the daughter of old Jud McIntyre.

"Get down on your knees and tell me you made a mistake!" she said quietly. "Kneel down, Bill, quick!"

In all his life Bill Quimby had never heard such an amazing demand as that. He folded his arms and glared at her.

"Any time I get down on my knees to reverse a fair decision," he informed her, "a team of Chinks will win the National League pennant on Christmas!"

"Suit yourself," said Mrs. Quimby coldly, "and whenever you change your mind you can write me."

She went into the bedroom and locked the door. Until far into the night he could hear her moving around, and he realized that she was packing her things. His Honor went out and registered at a near-by hotel. Just before he finally fell asleep along toward morning he addressed himself to the chandelier.

"It's either this or that," he argued drowsily. "There's no middle ground. A man muffs it or he doesn't; it's a fair ball or it's foul; if a man ain't safe he's out, and there's no use stallin'. Ye-ah; you said it, brother! That was one hell of a tough play to call, but I had the right angle—I must have had it. I was right there. I—was—right. I—was—"

His Honor was summoned to the plate by Morpheus.

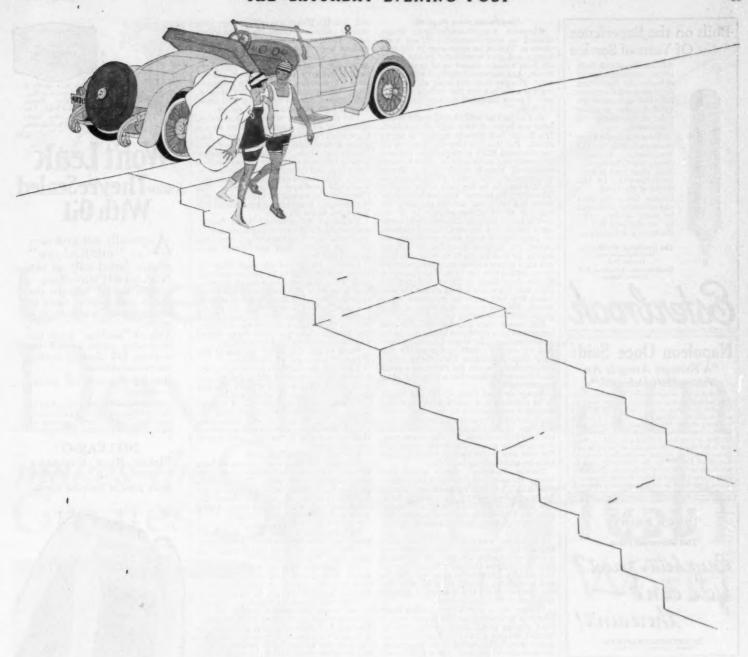
The days merged into weeks and the weeks into months. The god of baseball

His Honor was summoned to the plate by Morpheus.

The days merged into weeks and the weeks into months. The god of baseball sifted his minions until the weaker clubs assumed their proper places and there remained in the first division only the logical contenders. Bill Quimby clung stubbornly to his post of duty and to his decisions; but there remained ever in his consciousness the vision of a slim figure in a gingham dress laughing wildly over a broken dish. "I don't know what's eating that guy," said Jiggs Baker, first baseman for the Blues. Jiggs was sitting in the dugout staring at Umpire Quimby.

"Did you see that last strike he called on me? I couldn't have reached it with a telegraph pole. All I says to him was, 'Wait a minute, Bill, until I climb on the roof,' and he says, 'Never mind climbing; just keep on talking and I'll knock you up there!"

(Continued on Page 100)



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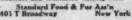
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(Continued from Page 98)
Ainsmith, a right-hander from Texas, chimed in corroboratively: "Last week down at Vernon he come over in the fifth down at vernon he come over in the fitte inning and give everybody on the bench the bum's rush—chased us all to the clubhouse. And we wasn't saying a word, mind you! The guy that was doing all the razzing was a fan in a box just back of the dugout. I guess that ain't missing 'em! Bill's a hot dog!"

It was just as well that Quimby didn't

out. I guess that ain't missing 'em! Bill's a hot dog!"

It was just as well that Quimby didn't hear too much of that sort of comment. His Honor had already enough to worry about. For the first time in his career on the diamond Bill's confidence in his own judgment was badly shaken. He no longer considered himself infallible, but strove with painful anxiety to avoid the numerous pitfalls that lie in the path of an umpire. Wherefore he became afflicted with fear, which is a toxic that attacks the soul. He was not afraid of the players or of the crowd, but of himself. He operated in constant dread that he would pass judgment on plays before they were actually completed, the most common of all judicial errors; or that he would hesitate too long and thus betray indecision. He feared that he would fall into the class of arbiters who decide close plays in favor of the home club, and like every honest son of the diamond Bill had supreme contempt for a homer. He was acquiring a dread of close games and extra-inning battles.

But worse than all, Bill Quimby was tormented by a loneliness that is not to be understood save by those who have traveled an umpire's path and seen the one lamp that illuminates life's thoroughfare extinguished, leaving the darkness a great deal more oppressive than a man should be required to bear.

Soener or later these things are bound to be reflected in a man's work. Quimby became supersensitive to criticism; overeager to retain the authority he sensed was slipping. Hence the players rode him and the fans followed suit, for that, mark you, is part of the game. Rattle the umps and the men who get to his side first in a crisis have an undeniable advantage.

Peewee Patterson didn't mean any harm. He saw that Bill was a bit wabbly and he didn't stop to figure out any reason. Being a lead-off man for his club and therefore keen to reach first base by any means possible, Peewee always tried to work Histonor for a base on balls whenever Bill was calling 'em.

The midget was a mighty difficult man to It was just as well that Quimby didn't

The midget was a mighty difficult man to pitch to. He crowded the plate and had a trick of lowering his body on a pitched ball. Sometimes Quimby realized that he had made a mistake the moment after he had committed himself by a wave of the hand and a bellow, but of course it was too late then to rectify the error.

Peewee had a way of emphasizing these blunders by looking at His Honor with a faint pitying grin. Once he significantly handed Quimby a lead pencil, another time a shoe lace, both planted in his hip pocket for that special purpose. On a third occasion he continued looking at the pitcher, but twisted his lips so that His Honor could get the message:

sion he continued fooking at the pitcher, but twisted his lips so that His Honor could get the message:

"Poor old Bill, he can't see nothing any more. Pretty soon he'll be out on the sidewalk tapping along with his cane. And I knew him well too!"

That little speech cost the midget five dollars, but the club paid all fines, recording them under the head of miscellaneous expenses, so Peewee held persistently to his course. Time passed, summer waned, the race tightened; and Bill Quimby, always haunted by that doubtful decision, struggled stubbornly against many handicaps.

The climax came, logically enough, in the twelfth inning of a game which marked the final series between the Wolves and the Angels. It was played before twenty thousand Los Angeles fans who crowded the Vernon grounds on the last Sunday morning of the season. His Honor was working behind the plate, and all through the contest the luck of the game had been too many close decisions against the home club. The Angels needed that game to retain their slender hold on first place, and they were fighting for every point, with the crowd behind them to a man. Three times in as many innings a man in an Angel uniform raced for the plate with what promin as many innings a man in an Angel uniform raced for the plate with what promised to be the winning run, only to be ruled out by Bill Quimby on a hair-line decision. That sort of thing drives a ball club to desperation and makes the home crowd see

red. Yet His Honor was calling every play exactly as he saw it, and his verdicts were never more conscientiously rendered, for instinct warned him a crisis was at hand.

A play, which he recognized intuitively as the one, developed in the first half of the twelfth inning, with two men out and the score still standing 5 to 5. Rube Ferguson, heavy-hitting outfielder for the Wolves, straightened out the first curve and drove the ball high between left and center.

The crowd arose, quivering and noisy, eyes intent on the Angel outfielders stringing out in a relay for the return throw. Ferguson flashed past first and second in a broadening eircle, Umpire Bull Feeney trailing him to see that the runner touched every bag. But Quimby, watching developments with trained eyes, realized that Bull would not have to give the decision. The play would be completed at the plate, and that meant a home run or not, just as Bill happened to see it.

Ferguson's flying spikes thrust desperately at third and he wheeled into line with the plate. The Angel shortstop, crouching in short center, took the throw, spun around and let fly.

Quimby recognized at once that the throw was destined to be perfect and that again Fate had sent him a tough decision, this time with the positions of the two clubs reversed. His hand tossed to one side the mask he had been holding. He sprang forward with his back to the incoming ball, and his eyes riveted or Catcher Williams, legs spread across the plate, body braced and hands stretched out imploringly.

"Got to get this one!" whispered His Honor. "Got to get it! Got to—"

And then the ball was swept up by the catcher, Rube Ferguson slid in and the two men went down in a cloud of dust. The ball had beaten the runner by an eyelash!

Quimby's right arm started an upward sweep with the thumb pointed over the shoulder, but the gesture was never completed. His quick eyes detected something than no one else in the ball park was in position to see.

The ball had been dropped!

Williams' writting body concealed

with their lives.

The woman of the bleachers worked her way crazily to the umpire's shoulder and spat at him.

"Yah!" she shrilled. "You rotten thief!"

"Yah": she shrilled. "You rotten thief!"
The crowd hooted, surged forward and egged her on. Quimby looked at his feminine assailant and his lips curled contemptuously. That was a mistake. The woman clawed her way out of the crowd and in a minute eased back again with something she had grabbed from the counter of a curbstone lunch wagon. Her fingers wrenched off the cover of a small can and emptied the contents into her cupped hand. She elbowed her way to Quimby's side and skrieked into his ear, "Hey, Bill, look what I got for you—look here!"
Mechanically he turned in her direction, and the next instant he collapsed into the arms of Peewee Patterson, both eyes filled with a fine pungent substance that brought quick agony and blindness. The woman fied.
"Penner!" general Bill Onimby. "My."

quick agony and blindness. The woman fied.

"Pepper!" gasped Bill Quimby. "My eyes—I'm gone! Peewee, are you there?" The little infielder was there; so were Rube Ferguson, Truck Darrow, Cy Foster and a host of others.

"Easy, old man," cried Peewee. "You're among friends. Hang onto my arm and we'll find a doc. Keep the old head up, Bill! Hold onto the old nerve!"

They rushed him back to the clubhouse and into the hands of Blinker Burke, but



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the trainer had no means of unlocking the tortured eyes so that they could be washed out. Precious minutes were being wasted while conjunctivitis set in.

"Get him to the hospital," advised Blinker. "You got to use cocaine solution on them eyes, and then boracic acid. Even then I don't know ——"

They commandeered a machine, and on the way to the Washington Street Hospital on the hill Bill Quimby temporarily went out of his head.

"Lead pencils and a tin cup!" he babbled. "I'm blind!" Peewee knows I'm blind!"

bled. "I'm blind! Peewee knows I'm blind!"

"No, you ain't, Bill. Just keep the old head up. Don't throw that back at me, Bill. You know I was only kidding—only kidding, that's all I was doing. We're all for you, Bill—all for you, old man."

"My wife, Peewee—she broke a few lousy plates, and I razzed her. Now I won't never see her again—can't even write to her. She'll be off me worse than ever. A poor old blind stiff on the sidewalk—sunny spot. Peewee, you said.—"

"Don't talk like that!" entreated the midget. "You're the best damn umpire in the league, Bill; and you'll be calling 'em long after us guys are through. Here we are, fellows! Grab hold now and rush him along!"

are, fellows! Grab hold now and rush him slong!"

The baseball fan is a peculiar animal. No sooner did the news spread that Bill Quimby was in the hospital and might go blind than thousands recalled him as the very best umpire they had ever seen. Big Carl Williams did the right thing. Before the start of the afternoon game he accompanied the official announcer into the center of the diamond and at the catcher's prompting Foghorn Reilly megaphoned the explanation of that morning play. The morning papers made it still more plain, with statements signed by every man on both clubs asserting that Bill Quimby was the squarest umpire that ever brushed off a plate and that he belonged in the majors.

But Peewee Patterson did the most sensible thing. He put two and two together and shot a telegram to Mrs. William Quimby, care of the Blue Circle Ranch. Peewee smacked the ball right on the nose in that wire because he knew more about women than Bill Quimby. The message was not delivered right away because Trissy wasn't at the Blue Circle ranch. As a matter of fact, she never had been. She was at His Honor's scrubby homestead on New River, where every day the Los Angeles

papers came by mail, with Bill Quimby's name at the bottom of the box score.

Gimpy Roberts, foreman, rode over with the yellow envelope, and ten minutes later he had the buckboard out and was driving Mrs. Quimby toward the station, striving to get there quickly, and yet aware that the little woman at his side must be carefully handled.

The next moraing at 8:10 by the nurse's wrist watch they replenished the compress on Bill Quimby's eyes and told him his wife was just outside the door.

"My wife! My—to see me?" His Honor's voice trembled. "Wait a moment! Am I ever going to see again?"

The nurse smiled.

"Why, of course! You'll be all right tomorrow—just as soon as the inflammation goes away."

goes away

morrow—just as soon as the inflammation goes away."

"Then I'm going to get right down on the old knees. Let me get out of bed. Where is she? Right down on the old knees I go!"

But Trissy came in and helped the nurse to hold His Honor flat on his judicial back. He sensed whose arms were about his neck and he held them tight.

"I was a dog!" he whispered. "I didn't have no right to talk to my own little honey girl like that. I'm a hound!"

"A measly hound!"

"No, no, dear! It was all my fault. Bill—all my fault. I was crazy, but it's all right now. Dad's all alone again, and he wants us both. I been working our place, Bill. It looks fine."

"But I got to apologize, babe. I got to get down on my knees like you said. What should I care for dishes?"

"But I should have explained, Bill—only I wasn't sure then. Pretty soon, Bill, you'll understand what made me act so funny. There's somebody coming to bind us together so there won't ever be any more misunderstandings—somebody all our own."

more misunderstandings—somebody all our own."

"Oh!" said His Honor as he caught the correct angle at last—"Oh!" and reached for her lips. "Going to give old Bill a taste of his own medicine, eh? Going to make him take orders from a real umps—one that will wave ten little toesies at us if we get fresh, eh? Bend down, honey gir!"

"And, Bill ——"
"Yes, honey?"
"You remember there were three plates?
They say—they say that almost always means a boy!"

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THE SATURDAY EVENING POST

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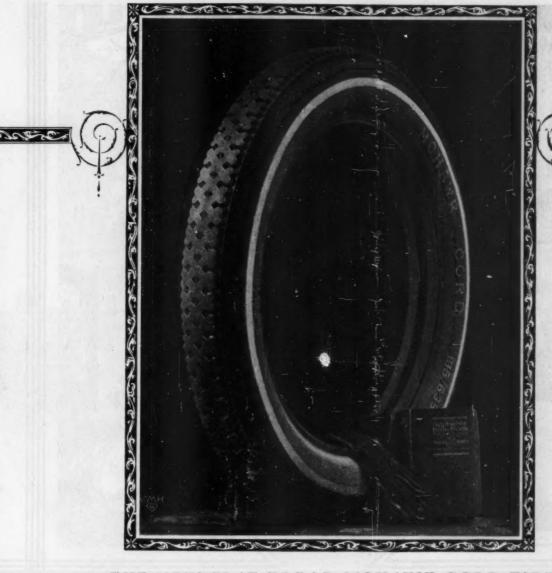
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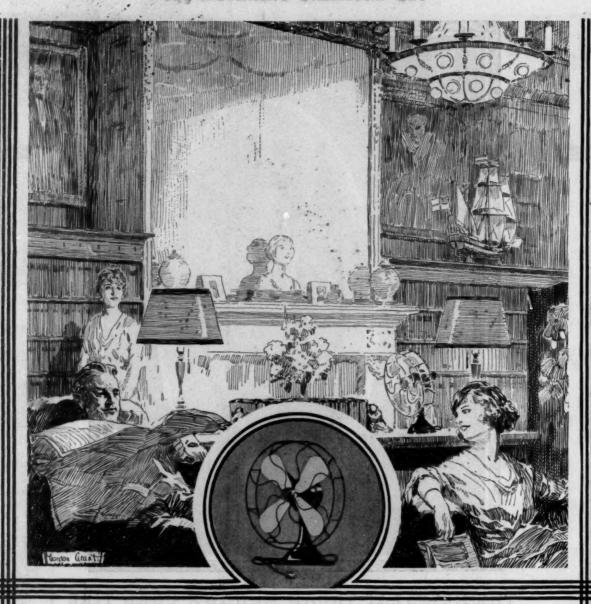
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